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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

IN RE:

CHRISTOPHER MICHAEL MARINO, and
VALERIE MARGARET MARINO,

Debtors

Case No.: 13-50461-BTB

Chapter 7

**MOTION FOR RECONSIDERATION
OF ORDER REGARDING MOTION TO
REOPEN CHAPTER 7 UNDER 11 U.S.C.
§350 AND F.R.B.P. 5010 AND HOLD
CREDITOR , OCWEN LOAN
SERVICING, LLC, IN CONTEMPT AND
FOR SANCTIONS FOR VIOLATION OF
THE DISCHARGE INJUNCTION 11
U.S.C. §524(a)(2)**

COMES NOW, secured creditor OCWEN LOAN SERVICING, LLC ("Ocwen") and
hereby moves for reconsideration of the Order Regarding Motion to Reopen Chapter 7 Under 11
U.S.C. §350 and F.R.B.P. 5010 and Hold Creditor, Ocwen Loan Servicing, LLC, in Contempt
and for Sanctions for Violation of the Discharge Injunction 11 U.S.C. §524(a)(2) pursuant to
Rule 9023

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1 This Motion is based on the pleadings and papers on file with this Court, any facts
2 subject to judicial notice, any argument this Court might consider, and any evidence this Court
3 might entertain.

4 Dated: July 19, 2016

WRIGHT, FINLAY & ZAK, LLP

5 /s/ Christopher A.J. Swift, Esq.

6 Edgar C. Smith, Esq.

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7 Christopher Alan James Swift, Esq.

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12 **I. INTRODUCTION**

13 On July 5, 2016, this Court entered an Order Regarding Motion to Reopen Chapter 7
14 Under 11 U.S.C. §350 and F.R.B.P. 5010 and Hold Creditor, Ocwen Loan Servicing, LLC in
15 Contempt and For Sanctions for Violation of the Discharge Injunction 11 U.S.C. §524(a)(2)
16 [Doc No. 60]. In that Order, this Court found that Ocwen made 100 phone calls to the Marinos
17 and sanctioned Ocwen \$1,000.00 per telephone call. Ocwen respectfully requests that this Court
18 reconsider this finding, as there were far less telephone calls made by Ocwen to the Marinos
19 post-discharge and specifically between June 2, 2014, and June 16, 2014.¹ This request is
20 primarily based on the disingenuous pleading of the Marinos, who did not raise the issues
21 pertaining to the telephone calls until their last witness, Valerie Marino, testified.

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25 ¹ See Transaction History and Comment Log, a true and correct copy attached hereto as
26 **Exhibit A**. Ocwen intends to supplement this Motion with an Affidavit identifying the number
27 of telephone calls based upon this record in the near future. At this time, counsel for the
28 undersigned believes there were twenty-five calls made, but is verifying the exact amount with
Ocwen.

II. PROCEDURAL HISTORY

Perhaps intentionally, the Debtors' Motion to Reopen Chapter 7 Under 11 U.S.C. §350 and F.R.B.P. 5010 [Doc No. 27] does not, in any manner whatsoever, raise or allege that Ocwen placed any phone calls to Debtors post-discharge. The Affidavits attached to the Motion and executed by the Debtors' do not mention telephone calls. See Exhibit A to Motion, Doc No. 27-1. The Motion's prayer for relief ask that this Court allow sanctions and damages for "20 pieces of correspondence," but does not reference any telephone calls or seek any sort of relief from this Court for any telephone calls made. See Motion, pg. 11. For all apparent purposes, the briefing and issues Debtors raise is limited to a dispute over twenty pieces of correspondence. Ocwen files its Opposition on January 19, 2016, solely addressing the dispute concerning the correspondence sent post-discharge. [Doc No. 38].

Debtors subsequently file their Reply and, again, do not mention any telephone calls made by Ocwen. [Doc. No. 40]. A Supplemental Reply is filed consisting of an affidavit of Mr. Marino which does not reference any telephone calls. [Doc No. 41]. Relying on the briefing, Ocwen prepares its witness for the evidentiary hearing solely based upon the understanding that the hearing will involve a dispute over the twenty aforementioned pieces of correspondence.

At the evidentiary hearing held on February 25th and 26th, 2016, the number of telephone calls is not discussed until Mrs. Marino, the last witness called, takes the stand. Debtors only reference of "100 calls" is actually made by Debtors' counsel in a leading question:

Q [Christopher Burke, Esq.]: Okay. I don't want to go – it sounds like you got anywhere from 60 to 100 calls. Does that sound --

A [Valerie Marino]: It was a lot of calls, yes.

See pertinent excerpts of transcript of evidentiary hearing, a true and correct copy attached hereto as **Exhibit B**.

After the evidentiary hearing concluded on February 26, 2016, this Court Ordered the parties to file supplemental briefing and discuss the Federal and State legal basis for the correspondence sent by Ocwen. See pertinent excerpt of transcript of evidentiary hearing, a true

1 and correct copy attached hereto as **Exhibit C**. On April 11, 2016, Ocwen complied with this
 2 Court's request and filed a Supplemental Opposition solely discussing the Federal and State
 3 requirements that would explain the legal reasons that Ocwen sent the Marinos correspondence
 4 after the discharge order. [Doc No. 46]. Debtors' responded, but instead of limiting their
 5 discussion to what this Court requested, the Federal and State law pertaining to notices sent after
 6 bankruptcy discharge, the Debtors provided this Court with a one-sided recitation of the entire
 7 evidentiary hearing, conveniently cast in a light to infer Ocwen's actions were nefarious.

8 At the June 20, 2016, hearing whereby this Court announced its ruling, this Court found
 9 that Ocwen called the Marinos one hundred times. See June 20, 2016, hearing transcript, a true
 10 and correct copy attached hereto as **Exhibit D**. Ocwen respectfully submits that this finding was
 11 in error and contrary to its business records kept in the usual course and scope of business.

12 **III. LEGAL STANDARD**

13 A motion for reconsideration that is filed within fourteen days after entry of a judgment is
 14 construed as a motion for relief from judgment under Rule 9023, which incorporates F.R.C.P.
 15 59(e). Am. Ironworks & Erectors, Inc. v. N. Am. Constr. Corp., 248 F.3d 892, 898-899 (9th Cir.
 16 2001). Rule 59(e) permits a Court to reconsider and amend a previous order, although "the rule
 17 offers an extraordinary remedy, to be used sparingly in the interests of finality and conservation
 18 of judicial resources." Kona Enters, Inc. v. Estate of Bishop, 229 F.3d 877, 890 (9th Cir. 2000).
 19 A motion for reconsideration should not be granted unless the Court is presented with: (1) newly
 20 discovered evidence; (2) the discovery that it committed clear error; or (3) there is an intervening
 21 change in the controlling law. Marlyn Nutraceuticals, Inc. v. Mucos Pharma GmbH & Co., 571
 22 F.3d 873, 880 (9th Cir. 2009).

23 For evidence to be "newly discovered" for the purposes of Civil Rule 59(e), it: (1) must
 24 have been discovered after the judgment and the movant must have been excusably ignorant of
 25 the facts at the time of trial despite due diligence to learn about the facts of the case; (2) the
 26 evidence discovered must be of a nature that would probably change the outcome of the case;
 27 and (2) the evidence must not be merely cumulative or impeaching. Jones v. Aero/Chem

1 Corp., 912 F.2d 875, 878 (9th Cir. 1990).

2 **IV. LEGAL ARGUMENT**

3 In the instant matter, Debtors did not provide notice of their intention to introduce
 4 evidence pertaining to alleged telephone calls made by Ocwen post-discharge. Thus, Ocwen was
 5 not afforded an opportunity to prepare a defense or introduce any evidence to rebut the
 6 outlandish claims made at the evidentiary hearing by Mrs. Marino. The evidence attached to this
 7 Motion, which will be followed by an Affidavit, demonstrates that there was far less than one
 8 hundred telephone calls made by Ocwen during its servicing of Debtors' loan. Indeed, counsel
 9 for the undersigned counts 25 telephone calls to the Debtors.² Thus, by this Court's logic, the
 10 compensatory award of damages should be reduced from \$100,000.00 for the telephone calls to
 11 \$25,000.00. This reduction and this Motion are warranted due to the Debtors' disingenuous
 12 introduction of issues outside the scope of its briefing and after Ocwen's witness had testified.
 13 Surely, Debtors will contend that the Transaction History and Comment Log were available to
 14 Ocwen prior to the hearing. This is true. However, Debtors wholly failed to provide any sort of
 15 meaningful notice that they intended to introduce evidence of "60 to 100 telephone calls" being
 16 an issue which Ocwen would need to address. Further, Ocwen's introduction of this evidence
 17 for the Court's consideration would surely encourage this Court to reduce the very large
 18 compensatory damage claim that was ordered at the June 20, 2016, hearing.

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27 ² Ocwen is currently researching the precise number of telephone calls made and will file
 28 an Affidavit, under penalty of perjury, providing the exact number shortly.

1 **V. CONCLUSION**

2 For the aforementioned reasons, Ocwen respectfully requests that the Court amend its
3 Order and reduce the current compensatory award of \$119,000.00 based upon the
4 aforementioned evidence and legal argument.

5 Dated: July 19, 2016

WRIGHT, FINLAY & ZAK, LLP

6 /s/ Christopher A.J. Swift, Esq.

7 Edgar C. Smith, Esq.

Nevada Bar No. 5506

8 Christopher Alan James Swift, Esq.

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12 *Attorneys for Ocwen Loan Servicing, LLC*

CERTIFICATE OF SERVICE

1. On July 19, 2016, I served the following document(s):

2. **SUPPLEMENTAL OPPOSITION TO MOTION TO REOPEN CHAPTER 7
UNDER 11 USC § 350 AND FRBP Rule 5010 TO HOLD CREDITORS IN
CONTEMPT AND FOR SANCTIONS FOR VIOLATION OF THE
DISCHARGE INJUNCTION [11 USC § 524(a)(2)]**

3. I served the above-named document(s) by the following means to the
persons as listed below:

(Check all that apply)

- a. ECF System (You must attach the "Notice of Electronic Filing", or list all persons and
address and attach additional paper if necessary)

SETH J. ADAMS on behalf of Creditor DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE FOR GMACM MORTGAGE LOAN
TRUST

sadams@woodburnandwedge.com, NVBK@mccarthyholthus.com

CHRISTOPHER PATRICK BURKE on behalf of Debtor CHRISTOPHER
MICHAEL MARINO

attycburke@charter.net

CHRISTOPHER PATRICK BURKE on behalf of Joint Debtor VALERIE
MARGARET MARINO

attycburke@charter.net

W. DONALD GIESEKE

wdg@renotrustee.com, dgieseke@ecf.epiqsystems.com

U.S. TRUSTEE - RN - 7

USTPRegion17.RE.ECF@usdoj.gov

- b. United States mail, postage fully pre-paid (List persons and addresses. Attach
additional paper if necessary)

CHRISTOPHER MICHAEL MARINO
POB 565
VERDI, NV 89439

VALERIE MARGARET MARINO
POB 565
VERDI, NV 89439

☐ c. Personal Service (List persons and addresses. Attach additional paper if necessary)

I personally delivered the document(s) to the persons at these addresses:

☐ For a party represented by an attorney, delivery was made by handing the document(s) to the attorney or by leaving the document(s) at the attorney's office with a clerk or other person in charge, or if no one is in charge by leaving the document(s) in a conspicuous place in the office.

☐ For a party, delivery was made by handing the document(s) to the party or by leaving the document(s) at the person's dwelling house or usual place of abode with someone of suitable age and discretion residing there.

☐ d. By direct email (as opposed to through the ECF System) (List persons and email addresses. Attach additional paper if necessary)

Based upon the written agreement of the parties to accept service by email or a court order, I caused the document(s) to be sent to the persons at the email addresses listed below. I did not receive, within a reasonable time after the transmission, any electronic message or other indication that the transmission was unsuccessful.

☐ e. By fax transmission (List persons and fax numbers. Attach additional paper if necessary)

Based upon the written agreement of the parties to accept service by fax transmission or a court order, I faxed the document(s) to the persons at the fax numbers listed below. No error was reported by the fax machine that I used. A copy of the record of the fax transmission is attached.

☐ f. By messenger (List persons and addresses. Attached additional paper if necessary)

I served the document(s) by placing them in an envelope or package addressed to the persons at the addresses listed below and providing them to a messenger for service. (A declaration by the messenger must be attached to the Certificate of Service).

I declare under penalty of perjury that the foregoing is true and correct.

Signed on Tuesday, July 19, 2016.

/s/ Faith Harris

An employee of Wright, Finlay & Zak, LLP

EXHIBIT A

EXHIBIT A

EXHIBIT A

Page 0
--Run Date/Time--
12/16/2015 10:35

Detail Transaction History

OWEN
MSX-SHSC

---TRANSACTION---		NEXT DUE DT:12/01/2010		INTEREST RATE: 5.75000		PRIN BAL:		ESC BAL:		APPLIED		SUSPENSE		OTHER	
EFFECTIVE	TIME	RV	TRN DESCRIPTION	NXT DUE/REF	REVERSED	AFTER TRANS.	PRINCIPAL	ESCROW	BALANCES-	TOTAL	INTEREST	PRINCIPAL	INTEREST	APPLIED	OTHER
										AMOUNT				ESCRW	
01/01/2014	23:59:01		HLN Loan Disbursement	HL NeedLoan S			324,999.60	.00		324,999.60	.00	374,999.60	.00	14,032.88	3,184.33-
01/01/2014	23:59:04		ESN Escrow Balance Adjus	HL NeedLoan S			324,999.60	.00		14,032.88	.00	.00	.00	.00	0.00
02/26/2014	13:12:45		LCN Late Charge Waive				324,999.60	.00		2.54	.00	.00	.00	.00	2.54
03/24/2014	04:08:23		ETD Tax Escrow Disburse	31			324,999.60	.00		1,140.00	.00	.00	.00	1,140.00	0.00
12/22/2014	15:49:12		EID Insurance Escrow Dis	56 Lender pl			324,999.60	.00		1,964.00	.00	.00	.00	1,964.00	0.00
01/29/2015	23:59:01		EXM Expense Waive				324,999.60	.00		109.00	.00	.00	.00	.00	109.00
05/11/2015	14:55:50		IVT Investor Pool/Pool T	I			324,999.60	.00		353,500.85	.00	324,999.60	.00	17,136.88	11,364.37-
05/11/2015	14:55:52		EID Insurance Escrow Dis	56 Lender pl			324,999.60	.00		353,500.85	.00	.00	.00	.00	11,364.37-
05/13/2015	14:06:51		EID Insurance Escrow Cre	56 Lender pl			324,999.60	.00		544.39	.00	544.39	.00	.00	0.00
05/28/2015	13:31:34		EID Insurance Escrow Dis	56 Lender pl			324,999.60	.00		544.39	.00	.00	.00	.00	0.00
06/15/2015	11:26:37		EID Insurance Escrow Dis	56 Lender pl			324,999.60	.00		544.39	.00	.00	.00	.00	0.00
07/14/2015	12:59:21		EID Insurance Escrow Dis	56 Lender pl			324,999.60	.00		544.39	.00	.00	.00	.00	0.00
08/13/2015	11:39:37		EID Insurance Escrow Dis	56 Lender pl			324,999.60	.00		544.39	.00	.00	.00	.00	0.00
09/15/2015	13:33:47		EID Insurance Escrow Dis	56 Lender pl			324,999.60	.00		544.39	.00	.00	.00	.00	0.00
10/13/2015	11:26:00		EID Insurance Escrow Dis	56 Lender pl			324,999.60	.00		544.39	.00	.00	.00	.00	0.00
10/20/2015	23:59:01		EXP Expense Payment	FB31			324,999.60	.00		296.25	.00	.00	.00	.00	296.25
10/20/2015	23:59:04		EXP Expense Payment	FB32			324,999.60	.00		7,130.57	.00	.00	.00	.00	7,130.57
10/20/2015	23:59:07		EXP Expense Payment	FB36			324,999.60	.00		604.00	.00	.00	.00	.00	604.00
10/20/2015	23:59:10		EXP Expense Payment	FB41			324,999.60	.00		588.16	.00	.00	.00	.00	588.16
10/20/2015	23:59:13		EXP Expense Payment	FB41			324,999.60	.00		23.00	.00	.00	.00	.00	23.00
10/20/2015	23:59:16		EXP Expense Payment	FB41			324,999.60	.00		18.50	.00	.00	.00	.00	18.50
10/20/2015	23:59:19		EXP Expense Payment	FB41			324,999.60	.00		2,663.33	.00	.00	.00	.00	2,663.33
10/20/2015	23:59:22		EXP Expense Payment	FB41			324,999.60	.00		741.44	.00	.00	.00	.00	741.44
10/20/2015	23:59:25		EXP Expense Payment	FB41			324,999.60	.00		265.00	.00	.00	.00	.00	265.00
10/20/2015	23:59:28		EXP Expense Payment	FB41			324,999.60	.00		25.00	.00	.00	.00	.00	25.00
10/20/2015	23:59:31		EXP Expense Payment	FB41			324,999.60	.00		350.00	.00	.00	.00	.00	350.00
10/20/2015	23:59:34		EXP Expense Payment	FB51			324,999.60	.00		485.20	.00	.00	.00	.00	485.20
10/20/2015	23:59:37		EXP Expense Payment	FB53			324,999.60	.00		118.59	.00	.00	.00	.00	118.59
10/20/2015	23:59:40		EXP Expense Payment	FB55			324,999.60	.00		1,087.50	.00	.00	.00	.00	1,087.50
10/20/2015	23:59:43		EXP Expense Payment	FB58			324,999.60	.00		477.00	.00	.00	.00	.00	477.00
10/20/2015	23:59:46		EXP Expense Payment	FB59			324,999.60	.00		1,747.50	.00	.00	.00	.00	1,747.50
10/20/2015	23:59:49		EXP Expense Payment	FB62			324,999.60	.00		273,314.17	.00	185,410.25	64,052.55	15,811.33	0.00
10/20/2015	23:59:52		EXP Expense Payment	FB68			324,999.60	.00		131.60	.00	.00	.00	.00	131.60
10/20/2015	23:59:55		EXP Expense Payment	FB68			324,999.60	.00		911.00	.00	.00	.00	.00	911.00
10/20/2015	23:59:58		EXP Expense Payment	FB68			324,999.60	.00		50.00	.00	.00	.00	.00	50.00
10/20/2015	23:59:58		EXP Expense Payment	FB68			324,999.60	.00		22.50	.00	.00	.00	.00	22.50
10/20/2015	00:00:01		FM Fee Waive	Sat			324,999.60	.00		.00	.00	.00	.00	.00	.00
10/20/2015	00:00:04		PMC Payoff - Charge Off				324,999.60	.00		.00	.00	.00	.00	.00	.00
10/28/2015	16:50:07		EID Insurance Escrow Cre	56 Lender pl			324,999.60	.00		544.39	.00	135,569.31	.00	.00	135,569.31-
11/03/2015	23:59:01		ESN Escrow Balance Adjus				324,999.60	.00		544.39	.00	.00	.00	.00	0.00
11/03/2015	23:59:04		APP Addtl Proceeds After				324,999.60	.00		544.39	.00	.00	.00	.00	544.39
11/25/2015	23:59:01		APP Addtl Proceeds After				324,999.60	.00		320.65	.00	.00	.00	.00	320.65

Loan Number	Comment Date	Comment Time	User Name	Comment Class	Stdcallian	Comment
[REDACTED]	12/31/2013	6:54:42 PM	Patricia Chavez	SU	PSGCWEH1	Owen Loan Servicing, LLC (formerly RESCAP) PO Box 780 Waterloo, IA 50704-0780 800-487-4916 This loan transferred to Owen-FiServ on 9/9/2005 from American Home Mortgage. The Prior Servicer Loan number was [REDACTED] Loan shell boarded on 12/31/2013
[REDACTED]	12/31/2013	6:55:31 PM	Patricia Chavez	SU	WFBSEHLL	Anticipated Activation Date on or before 01/03/2014
[REDACTED]	12/31/2013	7:24:41 PM	Patricia Chavez	SU	LADTE	No Debt Validation letter to be sent Due to system conversion.
[REDACTED]	12/31/2013	7:25:33 PM	Patricia Chavez	SU	HOUYN	No Welcome letter to be sent Due to system conversion.
[REDACTED]	12/31/2013	7:26:18 PM	Patricia Chavez	SU	HONELM	As per Prior Servicer data the BANKRUPTCY Petition # 13-50461 filed under Chapter 7 on 03/15/2013 in ALL District of RENO by CHRISTOPHER MICHAEL MARIN 780 BEAVER CREEK CIRCLE VERDI CA 96111 was BANKRUPTCY DISCHARGED:
[REDACTED]	1/3/2014	5:53:18 PM	Prashant Amin	BK	DISH	As per Prior Servicer data the BANKRUPTCY Petition # 13-50461 filed under Chapter 7 on 03/15/2013 in ALL District of RENO by CHRISTOPHER MICHAEL MARIN 780 BEAVER CREEK CIRCLE VERDI CA 96111 was BANKRUPTCY DISCHARGED:
[REDACTED]	1/3/2014	6:01:31 PM	Prashant Amin	BK	DSCG	As per Prior Servicer data the BANKRUPTCY Petition # 13-50461 filed under Chapter 7 on 03/15/2013 in ALL District of RENO by CHRISTOPHER MICHAEL MARIN 780 BEAVER CREEK CIRCLE VERDI CA 96111 was BANKRUPTCY DISCHARGED:
[REDACTED]	1/3/2014	6:04:33 PM	Prashant Amin	BK	REGT	As per Prior Servicer data the BANKRUPTCY Petition # 13-50461 filed under Chapter 7 on 03/15/2013 in ALL District of RENO by CHRISTOPHER MICHAEL MARIN 780 BEAVER CREEK CIRCLE VERDI CA 96111 was BANKRUPTCY DISCHARGED:
[REDACTED]	1/3/2014	6:04:35 PM	Background processor	COLL	CHRS	Discharged on 06/18/2013
[REDACTED]	1/3/2014	6:04:37 PM	Background processor	LS	DIREQ	BK RELIEF NOTION GRANTED, ORDER SIGNED
[REDACTED]	1/6/2014	12:02:44 AM	Background processor	CL	LALR	As per Prior Servicer data the BANKRUPTCY Petition # 13-50461 filed under Chapter 7 on 03/15/2013 in ALL District of RENO by CHRISTOPHER MICHAEL MARIN 780 BEAVER CREEK CIRCLE VERDI CA 96111 was BANKRUPTCY DISCHARGED:
[REDACTED]	1/5/2014	5:25:30 AM	Gupta, Kanchan H	CL	RMA5N	Granted on 08/02/2013
[REDACTED]	1/6/2014	7:48:29 PM	Ravikumar Madiya	LT	WELH	CREDIT BUREAU REPORT REQUEST SENT
[REDACTED]	1/6/2014	8:33:59 PM	Seema P	ES	AGHR	Doorknocks Required
[REDACTED]	1/6/2014	8:33:51 PM	Background Processor	LS	DIORD	Leads Assigned to LRC
[REDACTED]	1/7/2014	6:41:35 PM	Vishal Jethwa	CS	PMLR	Blank
[REDACTED]	1/7/2014	6:50:24 PM	Vishal Jethwa	CS	PMLS	WELCOME LETTER MAILED. Welcome letter not sent due to system conversion
[REDACTED]	1/8/2014	8:59:36 PM	Pratik Gajarkar	CS	CERT	Hazard Insurance Policy Setup Required - Document in Imaging Doorknocks Ordered Relationship Manager Letter Requested RM BK Relationship Manager Letter Sent RM BK 3RD PARTY AUTHORIZATION RECEIVED: Authorized : GREG PARKER Contact : COLDWELL BANKER Phone : Contacts not housed by the prior servicer Document Type : Documents not housed by prior servicer

Date	Time	Processor	LS	DIREC	Details
1/10/2014	4:48:34 PM	Background Processor	LS	DIREC	<p>Doorknocks Received (1)</p> <p>Vacant</p> <p>Form Name: Property Inspection Form</p> <p>.....</p> <p>Sub Form Name: Inspection Information</p> <p>.....</p> <p>Electric On:No</p> <p>Gas On:Yes</p> <p>Water On:No</p> <p>Exterior Condition:Good</p> <p>Maintenance Recommended:No</p> <p>Sub Form Name: Inspection Information</p> <p>.....</p> <p>Occupancy Status:Vacant</p> <p>Verification Type:Visual</p> <p>Property Type:Single-Family</p> <p>Violations identified during inspections:No</p> <p>For sale sign:No</p> <p>Inspection Date:01/09/2014</p> <p>Doorknocks Received</p> <p>15 Day Vacancy Letter Sent.</p> <p>Initial Privacy Statement Mailed</p> <p>"A" Section Foreclosure Review Complete</p> <p>'Loan Reviewed for Late Charge' 80.70 Assessed</p> <p>HAMP Solicitation Letter Sent;</p> <p>REG SOL BK - This Comment was auto-generated in batch mode.</p> <p>PRIVCA Requested 01/20/2014</p> <p>Printed 01/26/2014 -</p> <p>PreFC Not Done ? Loan checked out from database (1)</p> <p>; Pre foreclosure letter not sent (PRFS)</p> <p>Property Inspection Fee assessed. Amount: 10.50</p> <p>No Action Taken On Collection Screen</p> <p>Vacant Property Secure Ordered. VMS Work Item #: [REDACTED] Line item Name:Pro-FC Lock Change-Entry Lock-Securing Last Status Date:Jan 30 2014 2:43AM Work order Status: Issued</p> <p>Property Preservation Note:(1)</p> <p>(3) VMS Work Item #: [REDACTED] Line item Name:Pre-FC Lock Box Last Status Date:Jan 30 2014 2:43AM Work order Status: Issued</p> <p>Property Preservation Note:(1)</p> <p>(2) VMS Work Item #: [REDACTED] Line item Name:RFC Initial Property Review Last Status Date:Jan 30 2014 2:43AM Work order Status: Issued</p> <p>Property Preservation Note:(1)</p> <p>(2) VMS Work Item #: [REDACTED] Line item Name:Pre-FC Dry Winterization Last Status Date:Jan 30 2014 2:43AM Work order Status: Issued</p> <p>Property Preservation Note:(1)</p> <p>(2) VMS Work Item #: [REDACTED] Line item Name:RFC - Exterior Debris Removal Last Status Date:Jan 30 2014 2:43AM Work order Status: Issued</p>
1/13/2014	10:54:01 PM	Bijumon Michael	LS	DIREC	
1/13/2014	11:59:04 PM	Bijumon Michael	CORR	VACLTRS	
1/20/2014	3:01:14 AM	Background processor	LS	CAPRI	
1/21/2014	2:58:39 AM	Pratyoti Tawde	FC	AFRC	
1/21/2014	2:58:41 AM	Background processor	CL	LTCH	
1/21/2014	6:56:01 AM	Farvez Shaikh	LR	HMPSLs	
1/27/2014	7:33:18 PM	Background processor	FORM		
1/28/2014	8:14:51 AM	Jitendra Dhanawade	FC	PFCO	
1/29/2014	9:51:10 PM	Background processor	FB	FB11	
1/29/2014	9:51:12 PM	Onkar Shirdhankar	CL	NOACTION	
1/29/2014	9:51:14 PM	Background Processor	CS	VACPSO	
1/29/2014	9:51:16 PM	Background Processor	CS	PPNT	
1/29/2014	9:51:18 PM	Background Processor	CS	PPNT	
1/29/2014	9:51:20 PM	Background Processor	CS	PPNT	
1/29/2014	9:51:22 PM	Background Processor	CS	PPNT	

Date	Time	Officer	Case	CT/REQ	Notes
1/30/2014	10:03:07 PM	Vikram U More	CF	CT/REQ	Collateral File Request Forward file to: needed for 14 day pre-foreclosure review - This Comment was auto-generated in batch mode.
1/30/2014	10:03:52 PM	Vikram U More	CM	FCCOF	Chain of Title Review Requested
1/30/2014	10:03:54 PM	Background Processor	LS	DIREQ	Doorknocks Required
1/30/2014	10:03:56 PM	Background Processor	CORR	MADNRI	Monthly Delinquent Account Notice
1/31/2014	5:49:40 PM	Background Processor	LS	DIORD	Doorknocks Ordered (1)
1/31/2014	9:36:36 PM	Amire Ahmed Farash	CF	CFORD	Collateral file ordered from Custodian: Gmac
2/4/2014	5:36:10 AM	Background Processor	LS	DIREC	Doorknocks Received (1) Vacant Form Name: Property Inspection Form
.....					
Sub Form Name: Inspection Information					
.....					
Electric On:Yes					
Gas On:Yes					
Water On:Yes					
Exterior Condition:Good					
Maintenance Recommended:Yes					
Sub Form Name: Inspection Information					
.....					
Occupancy Status:Vacant					
Verification Type:Visual					
Property Type:Single-Family					
Violations Identified during inspections:No					
For sale sign:No					
Inspection Date:02/01/2014					
2/4/2014	8:47:39 PM	Amire Ahmed Farash	VT	CFCOM	Collateral File Follow Up Comment
2/5/2014	9:54:57 PM	Manish S	LS	DIREC	Gmac-In Process
2/7/2014	7:58:30 AM	Background Processor	CS	PNPT	Doorknocks Received
2/7/2014	8:08:17 AM	Background Processor	CS	PNPT	Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Pre-FC Dry Winterization Last Status Date:Feb 7 2014 5:46AM Work order Status: Completed
2/7/2014	8:10:22 AM	Background Processor	LS	VACPSH	Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Pre-FC Lock Change-Entry Lock-Securing Last Status Date:Feb 7 2014 6:48AM Work order Status: Completed
2/7/2014	8:11:25 AM	Background Processor	CS	PNPT	Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Pre-FC Lock Box Last Status Date:Feb 7 2014 6:48AM Work order Status: Completed
2/7/2014	8:38:20 AM	Background Processor	CS	PNPT	Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:PFC Initial Property Review Last Status Date:Feb 7 2014 8:37AM Work order Status: Completed

2/5/2014	7:14:08 PM	Daniel A Rochford	ES	NEP03	<p>New-Escrowed Payment Quote HMF 3 Month Trial Period: Effective Date = 2/5/2014 Escrow Payment = \$361.08 Total Shortage = \$1026.5 Total Capitalization = \$15172.88 Borrower Paid MI Premium = 50 Escrow Balance = \$-14032.88 Interim T&I Disbursements = 50 Total T&I Disbursements During Trial Period = \$1140</p> <p>Breakdown as Follows:</p> <p> Hazard Disbursements During Trial Period = 50 Flood Disbursements During Trial Period = 50 Tax Payment #1 During Trial Period = \$140 Tax Payment #2 During Trial Period = 50 Tax Payment #3 During Trial Period = 50 Tax Payment #4 During Trial Period = 50 Delinquent Taxes Due = 50</p> <p>New-Escrowed Payment Quote: Effective Date = 2/4/2014 Escrow Payment = \$361.08 Total Deposit = 50 Shortage / Deposit = \$1083.26 Delinquent Tax = 50 Tax P & I = 50</p> <p>- This Comment was auto-generated in batch mode.</p>
2/9/2014	11:33:11 PM	Daniel A Rochford	ES	NEPQ	<p>HAMP Solicitation Letter Sent Certified Mail CERT SOL BK No Action Taken On Collection Screen</p> <p>Account Reported To Credit Bureau (as of 01/31/14) LFI: 11/01/10 UPB: 325,000 Mthly Pmt: 1,557 Status: LI Current Original Charge Off Amt: 0 Payment History[24 Mon]: BBBBBBBBBBBBBBBBBBBBBB 30-Day Contractual Demand Letter sent by prior servicer Date Sent 2.1.2011 Date Expired 3.3.2011 </p> <p>Dismont Review - Info received for potential hazard claim related damages Dismont received assignment: 02/10/2014.</p> <p>Dismont Review - Info received for potential hazard claim related damages Dismont received assignment: 02/10/2014.</p> <p>Collateral file received from Custodian ALLY BANK ORIGINAL NOTE PreFC Not Done ? Loan checked out from database Pre Foreclosure letter not sent (PFS) *Loan Reviewed for Late Charge* 80.70 Assessed Collateral File Ready or Pick Up file forwarded with original note or LNA to Contract Management for CGT process</p> <p>- This Comment was auto-generated in batch mode.</p>
2/10/2014	10:33:52 PM	Parvez Shaikh	MOD	HWP5LS2	
2/11/2014	4:24:02 PM	Caleb Roselle	CL	NOACTION	
2/11/2014	9:56:25 PM	Dawn Stoner	GC		
2/12/2014	9:17:22 PM	KingsonRebelio	FC	DLSPS	
2/12/2014	9:20:00 PM	Shaonda Bryant	HZCL	DIMTR	
2/12/2014	9:20:17 PM	Shaonda Bryant	HZCL	DIMTR	
2/17/2014	10:00:56 PM	Jorge Leon	CF	CFRCD	
2/18/2014	9:56:17 PM	Suchitra Salian	FC	PFCU	
2/18/2014	9:56:19 PM	Background processor	CL	LICH	
2/19/2014	10:08:26 PM	Joseph Rivera	CF	CTLUP	
2/21/2014	9:45:51 PM	Background processor	FB	FB36	<p>Property Valuation Fee - BPO fee assessed. Amount: 109.00</p>

DATE	TIME	NAME	ACTION	STATUS	DETAILS
2/22/2014	7:01:16 AM	Daniel A Hochford	ES	HEQ03	New-Encrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 2/19/2014 Escrow Payment = \$361.08 Total Shortage = \$1387.50 Total Capitalization = \$15172.88 Borrower Paid MI Premium = \$0 Escrow Balance = \$-14032.88 Interim 761 Disbursements = \$1140 Total 1st Disbursements During Trial Period = \$0
Breakdown as Follows:					
1 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0					
1 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0					
1 Delinquent Taxes Due = \$0					
Property Preservation Note:(1) (2) VMS Work Item # [REDACTED] Line Item Name: Initial Grants Cut - Under 15,000 Square Feet Last Status Date: Feb 24 2014 9:46AM Work order Status: Issued					
Monthly Delinquent Account Notice					
Phone Call In: Contact Info Provided; Caller wanted the fax number for the Loan Setup Department. Advised it was 1-561-682-8151. SCRIPT ID: FAX NUMBER LIST					
Property Inspection Fee fee assessed. Amount: 10.50					
2nd Review of Loan Docs for Pre Payment Penalty No fee as closing date is more than 5 yrs old and loan is non- CMH. Approval received from ME.					
New-Encrowed Payment Quote: Effective Date = 2/19/2014 Escrow Payment = \$361.08 Total Deposit = \$304.34 Shortage / Deposit = \$304.34 Delinquent Tax = \$0 Tax P & I = \$0					
- This Comment was auto-generated in batch mode.					
Payment received from Outsource for \$2.84 Source A01 - statefeelm0226 and was forwarded to: Cashier queue, user-id: Cashier					
Doorknocks Required					
Doorknocks Ordered {1}					
PreFC Not Done 2 Loan checked out from database Pre foreclosure letter not sent (PFS)					
Dimot Review Completed - Hazard Claim Not Filed Assignment Reviewed and closed without filing a hazard insurance claim on 02/27/2014. Closed File: Insufficient Claimable Damage					
2/24/2014	9:48:24 AM	Background Processor	CS	FPNT	
2/24/2014	9:48:26 AM	Background Processor	CSRR	MADNR1	
2/25/2014	11:01:36 AM	Sandeep Sen	WQ		
2/25/2014	9:46:23 PM	Background Processor	FB	FB31	
2/25/2014	10:19:59 PM	Rupal Bhakan	PP	LNPPF2	
2/26/2014	6:31:01 AM	Daniel A Hochford	ES	HEPQ	
2/26/2014	11:35:36 AM	Murali Periyannan	PYMT		
2/26/2014	11:35:38 AM	Background Processor	LS	DIREQ	
2/27/2014	3:23:09 PM	Background Processor	LS	DIGRD	
2/28/2014	10:49:29 PM	Sayali Kadam	FC	FFCD	
2/28/2014	10:49:51 PM	Shaenda Bryant	HZCL	DINTRC	

3/4/2014	2:54:02 PM	Background Processor	LS	DIREC	<p>Doorknocks Received 111 Vacant Form Name: Property Inspection Form</p> <p>.....</p> <p>Sub Form Name: Inspection Information</p> <p>Electric On:No</p> <p>Gas On:Yes</p> <p>Water On:No</p> <p>Exterior Condition:Good</p> <p>Maintenance Recommended:No</p> <p>Sub Form Name: Inspection Information</p> <p>Occupancy Status:Vacant</p> <p>Verification Type:Visual</p> <p>Property Type:Single-Family</p> <p>Violations Identified during inspections:No</p> <p>For sale sign:No</p> <p>Inspection Date:03/01/2014 Vacant Property Secure Order Completed (1) VMS Work Item #: [REDACTED] Line Item Name:Lock Change-Entry Lock-Securing Last Status Date:Mar 4 2014 5:27PM Work order Status: Completed Lock box Code:008 Lock Code:[REDACTED]</p> <p>Maintenance fee assessed. Amount: 20.00</p> <p>Maintenance fee assessed. Amount: 75.00</p> <p>Maintenance fee assessed. Amount: 45.00</p> <p>Maintenance fee assessed. Amount: 32.00</p> <p>Property Inspection Fee fee assessed. Amount: 10.50</p> <p>Account Reported To Credit Bureau (as of 02/26/14)LEI: 11/01/10 UPB: 325,000 Mthly Pmt: 1,557 Status: 11 Current Original Charge Off Amt: 0 Payment History(24 Mons): DBBBBBBBBBBBBBBBBBBBBBB</p> <p>No Action Taken On Collection Screen</p> <p>CASHIERING SPECIAL HANDLING</p> <p>The loan is greater than 90 days delinquent therefore only a complete reinstatement / a trial payment / payoff funds to be accepted. Any funds received lesser than the reinstatement / a trial payment / payoff funds amount not to be accepted.</p> <p>No Action Taken On Collection Screen</p> <p>No Action Taken On Collection Screen</p> <p>PreFC Not Done ? Loan checked out from database</p> <p>Pre foreclosure letter not sent (PRFS)</p> <p>Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Initial Grass Cut - Under 15,000 Square Feet Last Status Date:Mar 10 2014 11:07PM Work order Status: Cancelled</p> <p>PreFC Not Done ? Loan checked out from database</p> <p>Pre foreclosure letter not sent (PRFS)</p> <p>Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Tree or Shrub Trimming - Standard Price Last Status Date:Mar 13 2014 9:10AM work order Status: Issued</p>
3/4/2014	5:28:37 PM	Background Processor	LS	VACFSM	<p>Inspection Date:03/01/2014 Vacant Property Secure Order Completed (1) VMS Work Item #: [REDACTED] Line Item Name:Lock Change-Entry Lock-Securing Last Status Date:Mar 4 2014 5:27PM Work order Status: Completed Lock box Code:008 Lock Code:[REDACTED]</p> <p>Maintenance fee assessed. Amount: 20.00</p> <p>Maintenance fee assessed. Amount: 75.00</p> <p>Maintenance fee assessed. Amount: 45.00</p> <p>Maintenance fee assessed. Amount: 32.00</p> <p>Property Inspection Fee fee assessed. Amount: 10.50</p> <p>Account Reported To Credit Bureau (as of 02/26/14)LEI: 11/01/10 UPB: 325,000 Mthly Pmt: 1,557 Status: 11 Current Original Charge Off Amt: 0 Payment History(24 Mons): DBBBBBBBBBBBBBBBBBBBBBB</p> <p>No Action Taken On Collection Screen</p> <p>CASHIERING SPECIAL HANDLING</p> <p>The loan is greater than 90 days delinquent therefore only a complete reinstatement / a trial payment / payoff funds to be accepted. Any funds received lesser than the reinstatement / a trial payment / payoff funds amount not to be accepted.</p> <p>No Action Taken On Collection Screen</p> <p>No Action Taken On Collection Screen</p> <p>PreFC Not Done ? Loan checked out from database</p> <p>Pre foreclosure letter not sent (PRFS)</p> <p>Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Initial Grass Cut - Under 15,000 Square Feet Last Status Date:Mar 10 2014 11:07PM Work order Status: Cancelled</p> <p>PreFC Not Done ? Loan checked out from database</p> <p>Pre foreclosure letter not sent (PRFS)</p> <p>Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Tree or Shrub Trimming - Standard Price Last Status Date:Mar 13 2014 9:10AM work order Status: Issued</p>
3/6/2014	9:45:15 PM	Background processor	FB	FB32	
3/6/2014	9:45:15 PM	Background processor	FB	FB32	
3/6/2014	9:45:15 PM	Background processor	FB	FB32	
3/6/2014	9:45:16 PM	Background processor	FB	FB32	
3/7/2014	9:45:39 PM	Background processor	FB	FB31	
3/9/2014	4:30:00 AM	Anu Kurian	QC		
3/10/2014	5:12:09 PM	Suraj Shakti	CL	NOACTION	
3/10/2014	6:07:00 PM	Abhilash Mishra	CSH	PAELAG	
3/10/2014	7:38:21 PM	Tushar Baru	CL	NOACTION	
3/10/2014	7:39:36 PM	Tushar Baru	CL	NOACTION	
3/10/2014	10:32:49 PM	Sayali Kadam	FC	PFCD	
3/10/2014	10:32:51 PM	Background Processor	CS	FPMT	
3/11/2014	10:24:58 PM	Sayali Kadam	FC	PFCD	
3/13/2014	9:12:08 AM	Background Processor	CS	FPMT	

3/13/2014	9:12:10 AM	Mohammed Sabir	SU	SCRMACT	Verified from DMDC website, but not on Active duty
3/16/2014	5:37:59 AM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Hazard Removal Last Status Date: Mar 17 2014 5:36AM Work order Status: Issued
3/16/2014	5:40:11 AM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Tree or Shrub Trimming - Bid Last Status Date: Mar 17 2014 5:39AM Work order Status: Issued
3/17/2014	12:49:28 AM	Background processor	CL	LTCR	'Clean Reviewed for Late Charge' 80.70 Assessed
3/17/2014	12:57:49 AM	Background processor	COBR	MADNRI	Monthly Delinquent Account Notice
3/18/2014	7:00:31 AM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Re-cut - 0-5000 Sq Ft Last Status Date: Mar 18 2014 7:00AM Work order Status: Issued
3/19/2014	7:32:15 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Tree or Shrub Trimming - Standard Price Last Status Date: Mar 19 2014 7:30PM Work order Status: Completed
3/24/2014	8:43:51 AM	Tushar Batu	CL	NOACTION	No Action Taken On Collection Screen
3/24/2014	10:26:51 PM	Vikram U More	FC	PFCD	PreFC Not Done ? Loan checked out from database Pre Foreclosure Letter required (PRFS)
3/24/2014	10:26:53 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Tree or Shrub Trimming - Bid Last Status Date: Mar 25 2014 2:31AM Work order Status: Completed
3/24/2014	10:26:55 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Hazard Removal Last Status Date: Mar 25 2014 2:53AM Work order Status: Completed
3/24/2014	10:26:57 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Re-cut - 0-5000 Sq Ft Last Status Date: Mar 25 2014 5:53AM Work order Status: Completed
3/25/2014	4:09:41 AM	Background processor	LS	DIREQ	Work order Status: Completed
3/26/2014	12:10:01 PM	Background Processor	LS	DICRD	Doorknocks Required
3/26/2014	9:45:31 PM	Background processor	FB	FB32	Doorknocks Ordered
3/31/2014	7:06:05 PM	Background Processor	LS	DIREC	Maintenance fee assessed. Amount: 55.00
4/3/2014	6:49:36 AM	Daniel A Rochford	ES	NEPQ3	Doorknocks Received (1) Vacant New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 4/2/2014 Escrow Payment = 5361.08 Total Shortage = \$1748.66 Total Capitalization = \$15172.88 Borrower Paid MI Premium = 50 Escrow Balance = \$-15172.88 Interim T&I Disbursements = 50 Total T&I Disbursements During Trial Period = 50
4/4/2014	9:17:44 PM	Joseph Rivera	CF	CTLPUP	Breakdown as follows: Hazard Disbursements During Trial Period = 50 Flood Disbursements During Trial Period = 50 Tax Payment #1 During Trial Period = 50 Tax Payment #2 During Trial Period = 50 Tax Payment #3 During Trial Period = 50 Tax Payment #4 During Trial Period = 50 Delinquent Taxes Due = 50 Collateral File Ready or Pick Up File forwarded with original note or LMA to Contract Management for COT process
4/6/2014	1:08:30 AM	Hemal Thakkar	FC	PFCD	- This Comment was auto-generated in batch mode. PreFC Not Done ? Loan checked out from database (1) Pre foreclosure letter not sent (PRFS)
4/8/2014	9:45:37 PM	Background processor	FB	FB32	Maintenance fee assessed. Amount: 40.00

4/10/2014	11:03:07 AM	Dianbellie Sasias	WQ
4/10/2014 <td>12:31:24 PM <td>Pramod Keshav Salvankar <td>CL</td> </td></td>	12:31:24 PM <td>Pramod Keshav Salvankar <td>CL</td> </td>	Pramod Keshav Salvankar <td>CL</td>	CL
4/11/2014 <td>9:45:13 PM <td>Background processor <td>FB</td> </td></td>	9:45:13 PM <td>Background processor <td>FB</td> </td>	Background processor <td>FB</td>	FB
4/11/2014 <td>9:45:15 PM <td>Background processor <td>FB</td> </td></td>	9:45:15 PM <td>Background processor <td>FB</td> </td>	Background processor <td>FB</td>	FB
4/11/2014 <td>9:45:18 PM <td>Background processor <td>FB</td> </td></td>	9:45:18 PM <td>Background processor <td>FB</td> </td>	Background processor <td>FB</td>	FB
4/12/2014 <td>4:06:59 AM <td>Pallavi Gupta <td>GC</td> </td></td>	4:06:59 AM <td>Pallavi Gupta <td>GC</td> </td>	Pallavi Gupta <td>GC</td>	GC
4/13/2014 <td>5:23:59 AM <td>Background processor <td>CS</td> </td></td>	5:23:59 AM <td>Background processor <td>CS</td> </td>	Background processor <td>CS</td>	CS
4/17/2014 <td>11:47:55 PM <td>Background processor <td>CL</td> </td></td>	11:47:55 PM <td>Background processor <td>CL</td> </td>	Background processor <td>CL</td>	CL
4/18/2014 <td>8:40:29 PM <td>Vikram U More <td>FC</td> </td></td>	8:40:29 PM <td>Vikram U More <td>FC</td> </td>	Vikram U More <td>FC</td>	FC
4/21/2014 <td>4:53:04 AM <td>Background processor <td>LS</td> </td></td>	4:53:04 AM <td>Background processor <td>LS</td> </td>	Background processor <td>LS</td>	LS
4/22/2014 <td>6:53:00 AM <td>Daniel A Rochford <td>ES</td> </td></td>	6:53:00 AM <td>Daniel A Rochford <td>ES</td> </td>	Daniel A Rochford <td>ES</td>	ES
4/22/2014 <td>9:56:52 AM <td>Background processor <td>LS</td> </td></td>	9:56:52 AM <td>Background processor <td>LS</td> </td>	Background processor <td>LS</td>	LS
4/23/2014 <td>6:22:11 PM <td>Samir Dore <td>CORR</td> </td></td>	6:22:11 PM <td>Samir Dore <td>CORR</td> </td>	Samir Dore <td>CORR</td>	CORR
4/23/2014 <td>9:45:32 PM <td>Background processor <td>FB</td> </td></td>	9:45:32 PM <td>Background processor <td>FB</td> </td>	Background processor <td>FB</td>	FB
4/23/2014 <td>9:45:34 PM <td>Background processor <td>CORR</td> </td></td>	9:45:34 PM <td>Background processor <td>CORR</td> </td>	Background processor <td>CORR</td>	CORR

Date	Time	Processor	LS	DIRECT
4/26/2014	7:14:03 PM	Background Processor	LS	DIRECT
<p>Boorknocks Received (1) Vacant Form Name: Exterior Property Inspection Sub Form Name: Vacancy Information Current Occupancy Status :Vacant Verification Type :Visual Exterior Property condition :Good Maintenance recommended?:Yes Sub Form Name: Vacancy Information Violations identified during inspections:No For sale sign :No Inspection Date :04/26/2014 Sub Form Name: Vacancy Information Maintenance fee assessed. Amount: \$0.00 Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Re-cut - 0-5000 Sq Ft Last Status Date:Apr 26 2014 11:27PM Work order Status: Completed Assignment Dept. Comment: (1): Complete image of Note located in CIS, insured on 04/17/2014: 3 par. COR: American Brokers Conduc to GWAC Bank : GWAC Bank to GWAC Mortgage Corporation : GWAC Mortgage Corporation to Deutsche Bank National Trust Company, as Trustee for GWACH Mortgage Loan Trust 2005-ARG Note endorsement review completed. PrefC Not Done ? Loan checked out from database Pre Foreclosure Letter required (PREFS) Verified from DMDC website, but not on Active duty 14 day Pre-Foreclosure letter has been requested 14 day Pre-Foreclosure letter has been sent : 14 DY PREFC letter sent with tracking number 7012 3460 0000 0206 3358 14 day foreclosure letter triggering comment Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Tree or Shrub Trimming - Standard Price Last Status Date:May 2 2014 4:58AM Work order Status: Issued New-Encroached Payment Quote: Effective Date - 5/2/2014 Escrow Payment - \$361.08 Total Deposit - \$1026.5 Shortage / Deposit - \$1026.5 Delinquent Tax # 50 Tax P & I = \$0</p>				
4/28/2014	9:46:21 PM	Background Processor	FB	FB32
4/28/2014	11:28:04 PM	Background Processor	CS	PPNT
4/29/2014	10:59:29 AM	Dawn Weatherwax	CH	ASSGCT
4/29/2014	10:59:34 AM	Dawn Weatherwax	FC	NERC
4/30/2014	8:37:40 PM	Toral Shah	FC	PFCO
5/1/2014	6:07:24 AM	Lakshmi Hiriyanna	SU	SCRANACT
5/1/2014	10:44:16 AM	Coleen Boyce	CORR	PFCO
5/1/2014	10:44:37 AM	Coleen Boyce	CORR	PFCO
5/1/2014	10:44:39 AM	Background Processor	CORR	14DY
5/1/2014	10:44:41 AM	Background Processor	CS	PPNT
5/2/2014	9:16:01 PM	Daniel A Rochford	ES	NEPO

- This Comment was auto-generated in batch mode.

5/4/2014	8:44:45 AM	Satish K Shan	GC	Account Reported To Credit Bureau (as of 03/31/14)LFI: 11/01/10 UPB: 325,000 Mthly Pmt: 1,557 Status: 11 Current Original Charge Off Amt: 0 Payment History[24 Mons]: DDBBBBBBBBBBBBBBBBBBBBBB
5/5/2014	2:49:16 AM	Anu Kurian	GC	Account Reported To Credit Bureau (as of 03/31/14)LFI: 11/01/10 UPB: 325,000 Mthly Pmt: 1,557 Status: 11 Current Original Charge Off Amt: 0 Payment History[24 Mons]: DDBBBBBBBBBBBBBBBBBBBBBB
5/5/2014	3:55:30 AM	Daniel A Rochford	ES	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 5/5/2014 Escrow Payment = \$361.08 Total Shortage = \$2109.74 Total Capitalization = \$15172.88 Borrower Paid MI Premium = \$0 Escrow Balance = \$-15172.88 Interim T41 Disbursements = \$0 Total T41 Disbursements During Trial Period = \$0
Breakdown as Follows:				
1 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0				
1 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0				
1 Delinquent Taxes Due = \$0				
Maintenance fee assessed. Amount: 80.00				
Property Inspection Fee fee assessed. Amount: 15.00				
5/6/2014	9:45:38 PM	Background processor	FB32	Account Reported To Credit Bureau (as of 04/30/14)LFI: 11/01/10 UPB: 325,000 Mthly Pmt: 1,557 Status: 11 Current Original Charge Off Amt: 0 Payment History[24 Mons]: DDBBBBBBBBBBBBBBBBBBBBBB
5/8/2014	9:45:07 PM	Background processor	FB31	HMP Solicitation Letter Sent; BK_Prog Sol. 05-12-2014 - This Comment was auto-generated in batch mode. 14 day Pre-Foreclosure letter has expired PreFC Not Done ? Loan checked out from database Demand not expired Doorknocks Required
5/13/2014	5:53:42 AM	Anu Kurian	GC	New-Escrowed Payment Quote: Effective Date = 5/16/2014 Escrow Payment = \$361.08 Total Deposit = \$1387.58 Shortage / Deposit = \$1387.58 Delinquent Tax = \$0
5/13/2014	10:39:07 PM	Santosh Pandhari Kature	LS	
5/16/2014	9:52:01 AM	Lisa Albright	CORR	
5/16/2014	10:38:39 PM	Toral Shah	FC	
5/16/2014	10:38:41 PM	Background processor	LS	
5/17/2014	6:16:33 AM	Daniel A Rochford	ES	
Tax P & I = \$0				
- This Comment was auto-generated in batch mode.				
5/17/2014	5:06:18 PM	Daniel A Rochford	ES	New-Escrowed Payment Quote HMP 3 Month Trial Period: Effective Date = 5/17/2014 Escrow Payment = \$361.08 Total Shortage = \$917.84 Total Capitalization = \$17225.86 Borrower Paid MI Premium = \$0 Escrow Balance = \$-15172.88 Interim T41 Disbursements = \$0 Total T41 Disbursements During Trial Period = \$0 - \$2052.98 Hazard Disbursements During Trial Period = \$2052.98 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0
Breakdown as Follows:				
Doorknocks Ordered 11)				
'Loan Reviewed for Late Charge' 80.70 Assessed				
Monthly Delinquent Account Notice				
5/19/2014	10:45:39 AM	Background Processor	LS	
5/19/2014	11:48:55 PM	Background processor	CL	
5/20/2014	12:31:28 AM	Background processor	CORR	

5/21/2014 4:15:12 AM Background Processor LS DIREC

Doorknocks Received (1)
Vacant
Form Name: Exterior Property Inspection
.....
Sub Form Name: Vacancy Information
.....
Current Occupancy Status : Vacant
.....
Verification Type : Visual
Exterior property condition : Good
Maintenance recommended?: Yes
Sub Form Name: Vacancy Information
.....
Violations identified during inspections: No
For sale sign : No
Inspection Date : 05/21/2014
Sub Form Name: Vacancy Information
.....
14 day Pre-Foreclosure letter has expired
Are the utilities turned on? : No
HAMP Solicitation Letter Sent:
BK_Reg Sol. 05-28-2014 - This Comment was auto-generated in batch mode.
"B" Section Foreclosure Review Completed
No Action Taken On Collection Screen
Servicemembers Civil Relief Foreclosure Referral Check Completed.
Property Inspection Fee assessed. Amount: 15.00
Demand letter sent by Owen
Demand Sent Date : 04/22/2014
Date : 05/29/2014
0802 0538 97
Property Preservation Note: (1)
(2) VMS Work Item #: [REDACTED] Line Item Name: Tree or Shrub Trimming - Standard Price Last Status
Date: Jun 2 2014 12:05PM Work order Status: Cancelled
NOTICE OF INTENT - NOTE
Read Disclosure Script
Phone Call Out: Manual Outbound Call Made; Dialed as per CA/WA/NV requirement.
Phone Call Out: Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING
Property Preservation Note: (1)
(2) VMS Work Item #: [REDACTED] Line Item Name: Tree or Shrub Trimming - Standard Price Last Status
Date: Jun 2 2014 6:31PM Work order Status: Issued
Foreclosure Initiated
The first legal action in the foreclosure process has occurred on the loan: complaint/petition filed or notice of default filed/recorded.
FORECLOSURE PACKAGE SENT TO ATTORNEY : At-24110, Western Progressive
Deutsche Bank National Trust Company, as Trustee for GNAM Mortgage Loan Trust 2005-AH6
Request for title search
Search Type: [REDACTED] fc
Title Search Should be Delivered to: At-24110, Western Progressive

5/23/2014 2:27:29 AM Background processor CORR FREEX
5/25/2014 10:17:14 PM Santosh Pandhavi Rasture LR HMPSLLS
5/25/2014 10:17:16 PM Vrushaket Ravikant Mhatre FC BTRC
5/25/2014 10:17:18 PM Vrushaket Ravikant Mhatre CL NOACTION
5/25/2014 10:17:20 PM Vrushaket Ravikant Mhatre FC SCRFRG
5/30/2014 9:46:31 PM Background processor FB FB31
5/30/2014 9:57:57 PM KingsonRebello FC DL50
6/2/2014 2:10:58 PM Background Processor CS PPWT
6/2/2014 3:49:32 PM Nitva Nair CORR INTN
6/2/2014 3:49:36 PM Nitva Nair CL RSCR
6/2/2014 5:31:14 PM Anand S V LR MOCM
6/2/2014 5:32:24 PM Anand S V CL TALM
6/2/2014 6:32:18 PM Background Processor CS PPWT
6/3/2014 5:47:53 AM Siddhesh V Mr
6/3/2014 5:47:54 AM Siddhesh V Mr FC LMACCEL
6/3/2014 5:51:08 AM Siddhesh V Mr FC MCFC
6/3/2014 5:51:08 AM Siddhesh V Mr FC FCIN
6/3/2014 5:51:25 AM Siddhesh V Mr TTTL RFTS

6/3/2014	5:51:35 AM	Siddhesh V M	T-TTL	TSOPTJ	Title Search Ordered Premium Title TSG; At 2410, Western Progressive
6/3/2014	5:51:50 AM	Siddhesh V M	FC	FCREP	FC reports review done; ; Worked on 43 A Report
6/3/2014	1:41:02 PM	Anand S V	LR	MOCH	Phone Call Out; Manual Outbound Call Made; Dialed as per CA/WA/NV requirement.
6/3/2014	1:42:23 PM	Anand S V	WQ		Phone Call Out; Phone Residence/Phone Disconnect;
6/3/2014	1:43:55 PM	Anand S V	CL	TRLM	Phone Call Out; Tele Residence, Left Message;
6/3/2014	1:47:23 PM	Anand S V	WQ		Phone Call Out; Tele Residence, No Message; No message left at with 3rd party Non-Authorized Caller.
6/3/2014	4:04:57 PM	Anand S V	CL	TRLM	SCRIPT ID: 3RD PARTY
6/3/2014	4:10:12 PM	Anand S V	CL	TRLM	Phone Call Out; Tele Residence, Left Message;
6/4/2014	3:00:22 PM	Raju Kadireppa	WQ		Phone Call Out; Tele Residence, Left Message; Message left at with 3rd party Non-Authorized Caller.
6/4/2014	11:10:57 PM	Hiren Thakore	FC	PRESLS	SCRIPT ID: 3RD PARTY
6/4/2014	11:32:29 PM	Srabonita Mukherje	FC	PRESLR	Manual Outbound Call Made - CAAWV process requirement. Phone Call Out; Tele Residence, No Message; No message left on answering machine at [REDACTED] SCRIPT ID: ANSWERING MACHINE
6/5/2014	4:45:50 AM	Daniel A Pochford	ES	NEPQ	Post Referral Solicitation Letter Sent
					POST REFERRAL LETTER
					Post Referral Solicitation Letter Requested
					Non-Exercised Payment Quote:
					Effective Date - 6/6/2014
					Escrow Payment - \$361.08
					Total Deposit - \$1387.58
					Shortage/Deposit - \$1387.58
					Delinquent Tax - \$0
					Tax P & I - \$0
- This Comment was auto-generated in batch mode.					
6/5/2014	5:43:13 PM	Ashish Kannath	LR	MOCH	Phone Call Out; Manual Outbound Call Made; As per CAAW
6/5/2014	5:44:20 PM	Ashish Kannath	CL	TRLM	Phone Call Out; Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING
6/5/2014	6:20:20 PM	Rajesh Kumar	CL	TRLM	Phone Call Out; Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING
6/5/2014	10:41:57 PM	Chyne, Pardonable	TITL	TSNT	Title Search Sent to Attorney
6/7/2014	4:47:05 AM	Pallavi Gupta	GC		Uploaded to CIS
					Account Reported To Credit Bureau (as of 05/31/14) LPI: 11/01/10 UPB: 325,000 Mthly Pmt: 1,557 Status: 11
					Current Original Charge Off Amt: 0 Payment History(24 Mon): DDDDBBDBBDBBDBBDBBDBB
6/10/2014	4:44:56 AM	Arvind Nagara	NET	CCOO	Customer Chase to Opt Out
6/10/2014	3:05:24 PM	Ashish Kannath	LR	MOCH	Phone Call Out; Manual Outbound Call Made; As per CAAW
6/10/2014	3:06:18 PM	Ashish Kannath	CL	TRLM	Phone Call Out; Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING
6/10/2014	4:00:35 PM	Raju Kadireppa	WQ		Manual Outbound Call Made - CAAWV process requirement. Phone Call Out; Tele Residence, No Message; No message left on answering machine at [REDACTED] SCRIPT ID: ANSWERING MACHINE
6/10/2014	5:36:38 PM	Rajani T R	LR	MOCH	Phone Call Out; Manual Outbound Call Made; As per CA/WA/NV requirement
6/10/2014	5:36:57 PM	Rajani T R	CL	TRLM	Phone Call Out; Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING
6/10/2014	7:07:11 PM	Background Processor	FORM		LATE Requested 06/02/2014
6/10/2014	8:55:57 PM	Shaonda Bryant	HZCL		Printed 06/09/2014
					Dilant Review - Info received for potential hazard claim related damages
					Dilant received reassignment: 06/10/2014.
6/11/2014	12:23:22 PM	Nitya Nair	LR	MOCH	Phone Call Out; Manual Outbound Call Made;
					Dialed as per CA-WA requirement
6/11/2014	12:24:05 PM	Nitya Nair	CL	TRLM	Davox Phone Call Out; Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING
6/11/2014	12:26:10 PM	Nitya Nair	WQ		Davox Phone Call Out; Tele Residence, No Message; No message left on answering machine at . SCRIPT ID: ANSWERING MACHINE
6/11/2014	1:48:23 PM	Rajani T R	CL	TRLM	Davox Phone Call Out; Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING

Manual Outbound Call Made - CANNIV process requirement.Davox Phone Call Out; Tele Residence, No Message; No message left on answering machine at [REDACTED]. SCRIPT ID: ANSWERING MACHINE

SUPERVISOR NOTE: Took call from the agent desk. Verification not completed so did not discuss any account information. Caller wanted to inform that she is been represented by attorney and we have contacted her directly for payments, could not update the attorney details as the caller was not ready to verify.....wanted to speak to the executive and not any one from training team..and hung up abruptly.....KB.....

No Action Taken On Collection Screen

Phone Call Out; Manual Outbound Call Made;

Dialled as per CA-WA requirement

Davox Phone Call Out; Tele Residence, Left Message; Left message on answering machine at null and requested a return call. SCRIPT ID: OUTBOUND GREETING

Davox Phone Call Out; Tele Residence, No Message; No message left on answering machine at . SCRIPT ID: ANSWERING MACHINE

Phone Call Out; Manual Outbound Call Made;

Dialled as per CA-WA requirement

Davox Phone Call Out; Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING

Phone Call Out; Nonauthorized 3rd Party Call;

Called [REDACTED] the person who answered the phone asked for extn or dept of the person we are looking fwd to talk.

Informed we do not have the information. Said sorry he will not be able to connect unless he has the information as well stated he will not be able to look up for the information using the name.

Phone Call Out; Manual Outbound Call Made;

Dialled as per CA-WA requirement

Phone Call Out; Nonauthorized 3rd Party Call;

Spoke to Christopher Marino not willing to discuss the ac states get in touch with his lawyer.

Not willing to go head with the call and hung up....

Attempted to reach bttower but the person who answered hung up the call. SCRIPT ID: OUTBOUND GREETING

OB call ended. SCRIPT ID: OUTBOUND GREETING

Doorknocks Required

Davox Phone Call Out; Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING

Doorknocks Ordered

[1]

Phone Call Out; Manual Outbound Call Made;

Dialled as per CA/WA/NV requirement.

Davox Phone Call Out; Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING

Davox Phone Call Out; Tele Residence, No Message; No message left on answering machine at . SCRIPT ID: ANSWERING MACHINE

Dinant Review Completed - Hazard Claim Not Filed

Assignment Reviewed and closed without filing a hazard insurance claim on06/13/2014. Closed File:

Insufficient Claimable Damage

NOTICE OF DEFAULT FILED/RECORDED:The Sbl17 Declaration is NOT received, hence following up with OLS

Phone Call Out; Manual Outbound Call Made;

Dialled as per CA/WA/NV requirement.

Davox Phone Call Out; Tele Residence, Left Message; Left message on answering machine at and requested a return call. SCRIPT ID: OUTBOUND GREETING

Manual Outbound Call Made - CANNIV process requirement.Davox Phone Call Out; Tele Residence, No Message; No message left on answering machine at [REDACTED]. SCRIPT ID: ANSWERING MACHINE

5/11/2014	4:18:26 PM	Raju Radirappa	WQ	
6/11/2014	6:13:57 PM	Chirag Bhojani	CL	SPVA
6/11/2014	6:15:22 PM	Chirag Bhojani	CL	HOACTION
6/12/2014	11:08:49 AM	Nitya Hair	LR	MOCM
6/12/2014	11:09:05 AM	Nitya Hair	CL	TELM
6/12/2014	11:12:03 AM	Nitya Hair	WQ	
6/12/2014	1:42:41 PM	Nitya Hair	LR	MOCM
6/12/2014	1:43:02 PM	Nitya Hair	CL	TELM
6/12/2014	1:48:58 PM	Nitya Hair	CL	HOAU
6/12/2014	3:53:47 PM	Nitya Hair	LR	MOCM
6/12/2014	3:56:13 PM	Nitya Hair	CL	NOAU
6/12/2014	3:56:18 PM	Nitya Hair	CL	HANGUP
6/12/2014	3:56:22 PM	Nitya Hair	WQ	
6/12/2014	3:56:24 PM	Background Processor	LS	DREQ
6/13/2014	11:18:24 AM	Rajani T R	CL	TALM
6/13/2014	11:51:07 AM	Background Processor	LS	DIORD
6/13/2014	1:32:57 PM	Nitya Hair	LR	MOCH
6/13/2014	1:33:41 PM	Nitya Hair	CL	TELM
6/13/2014	4:47:42 PM	Rajani T R	WQ	
6/13/2014	10:42:51 PM	Shaonda Bryant	HECL	DHTRC
6/14/2014	10:31:06 PM		TIME	TODD
6/16/2014	11:37:44 AM	Nitya Hair	LR	MOCH
6/16/2014	11:38:25 AM	Nitya Hair	CL	TELM
6/16/2014	12:07:24 PM	Raju Radirappa	WQ	

6/16/2014	3:19:01 PM	Rajani T R	WQ	DIRECT	<p>Bayan Phone Call Out; Tele Residence, No Answer; No answer at home number. SCRIPT ID: OUTBOUND GREETING</p> <p>OB call ended. SCRIPT ID: OUTBOUND GREETING</p> <p>Doorknocks Received (1)</p> <p>Vacant</p> <p>Form Name: Exterior Property Inspection</p> <p>.....</p> <p>Sub Form Name: Vacancy Information</p> <p>.....</p> <p>Current Occupancy Status: Vacant</p> <p>Verification Type : Visual</p> <p>Exterior property condition: Good</p> <p>Maintenance recommended: Yes</p> <p>Sub Form Name: Vacancy Information</p> <p>.....</p> <p>Violations identified during inspections: No</p> <p>For sale sign : No</p> <p>Inspection Date : 06/18/2014</p> <p>Sub Form Name: Vacancy Information</p> <p>.....</p> <p>Are the utilities turned on? : No</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date = 6/18/2014</p> <p>Escrow Payment = \$361.08</p> <p>Total Deposit = \$1748.66</p> <p>Shortage / Deposit = \$1748.66</p> <p>Delinquent Tax = \$0</p> <p>Tax P & I = \$0</p>
6/20/2014	6:34:45 AM	Daniel A Rochford	ES	HEFQ	<p>.....</p> <p>- THIS COMMENT WAS AUTO-GENERATED IN BATCH MODE.</p> <p>ARM Change Completed.</p> <p>New-Escrowed Payment Quote RMP 3 Month Trial Period:</p> <p>Effective Date = 6/19/2014</p> <p>Escrow Payment = \$361.08</p> <p>Total Shortage = \$778.92</p> <p>Total Capitalization = \$1725.85</p> <p>Borrower Paid MI Premium = \$0</p> <p>Escrow Balance = \$-15172.86 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$2052.98</p> <p>Breakdown as Follows:</p> <p> Hazard Disbursements During Trial Period = \$2052.98 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0</p> <p> Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0</p> <p> Delinquent Taxes Due = \$0</p>
6/20/2014	9:54:23 AM	Arjun Nag, R	AR	ARM	
6/20/2014	9:23:02 PM	Daniel A Rochford	ES	HEFQ3	

DATE	TIME	NAME	STATUS	REMARKS
6/22/2014	6:01:04 PM	Viswanatha Kalyani	ES	FEAO
6/24/2014	12:56:49 AM	Background Processor	CORR	FEAO
6/24/2014	6:01:04 PM	Background Processor	LR	FEAO
6/27/2014	1:40:02 AM	Background Processor	CS	FEAO
6/27/2014	3:40:04 AM	Background Processor	CS	FEAO
6/29/2014	12:06:59 AM	Background Processor	CS	FEAO
6/30/2014	4:05:51 PM		TIME	FEAO
6/30/2014	9:36:18 PM	Arjun Nag, R	AR	FEAO
7/1/2014	1:05:04 PM	Background Processor	CS	FEAO
7/2/2014	4:39:23 AM	Satish S	FB	FEAO
7/3/2014	9:45:40 PM	Background Processor	FB	FEAO
7/3/2014	9:45:42 PM	Background Processor	FB	FEAO
7/3/2014	9:45:43 PM	Background Processor	FB	FEAO
7/8/2014	9:28:33 AM		FC	FEAO
7/9/2014	3:38:55 PM	Background Processor	CS	FEAO
7/10/2014	9:44:17 AM	Jeevan R	SU	FEAO
7/11/2014	2:39:11 PM		TIME	FEAO
7/11/2014	9:46:13 PM	Background Processor	FB	FEAO
7/11/2014	9:46:15 PM	Background Processor	LS	FEAO
7/12/2014	5:21:47 AM	Pallavi Gupta	GC	FEAO
7/15/2014	11:11:41 AM	Background Processor	LS	FEAO

Date	Time	Processor	LS	DIORD	PPNT	DIREC
7/15/2014	11:38:43 AM	Background Processor	LS	DIORD		
7/15/2014	11:38:45 AM	Background Processor	CS	PPNT		
7/21/2014	4:03:12 PM	Background Processor	LS	DIREC		

Doorknocks Ordered
 {}
 Property Preservation Note: {}
 {} VMS Work Item #: {} Line Item Name: Tree or Shrub Trimming - Standard Price Last Status
 Date: Jul 15 2014 5:05AM Work order Status: Completed
 Doorknocks Received
 {}
 Vacant
 Form Name: Exterior Property Inspection

 Sub Form Name: Vacancy Information

 Current Occupancy Status: Vacant

 Verification Type : Visual
 Exterior property condition: Good
 Maintenance recommended?: No
 Sub Form Name: Vacancy Information

 Violations identified during inspections: No

 For sale sign : No
 Inspection Date : 07/18/2014
 Sub Form Name: Vacancy Information

 Are the utilities turned on? : No
 Maintenance fee assessed. Amount: 40.00
 Property Preservation Note: {}
 {} VMS Work Item #: {} Line Item Name: Recut - 1-3 Acres Last Status Date: Jul 23 2014 3:50PM
 Work order Status: Completed
 F/c transferred from Walsh, Emily to Wenner, Stephanie on 07/24/2014
 F/c transferred from Wenner, Stephanie to Wenner, Stephanie on 07/24/2014
 F/c transferred from Wenner, Stephanie to Wenner, Stephanie on 07/24/2014
 F/c transferred from Wenner, Stephanie to Wenner, Stephanie on 07/24/2014
 Quote monthly tax & insurance escrow payment for short FSTXR
 Quote monthly tax & insurance escrow payment for short
 New-Escrowed Payment Quote:
 Effective Date = 7/26/2014
 Escrow Payment = 5361.08
 Total Deposit = 50
 Shortage / Deposit = \$0
 Delinquent Tax = \$0
 Tax P & I = 50

- This Comment was auto-generated in batch mode.

Date	Time	Background Processor	LS	DIREC	Description
8/15/2014	8:48:00 AM	Background Processor	LS	DIREC	Deerlocks Received (1) Vacant Form Name: Exterior Property Inspection Sub Form Name: Vacancy Information Current Occupancy Status: Vacant Verification Type : Visual Exterior property condition: Good Maintenance recommended?: No Sub Form Name: Vacancy Information ----- Violations identified during inspections: No For sale sign :No Inspection Date :08/13/2014 Sub Form Name: Vacancy Information ----- Are the utilities turned on? :No Property Inspection Results Received - SafeGuard Properties Inc. Automated Property Inspection - SafeGuard Properties Inc. NOTICE OF DEFAULT FILED/RECORDED:The SB1137 Declaration is NOT received, hence following up with OLS Monthly Delinquent Account Notice Maintenance fee assessed. Amount: 40.00 Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Recut - 1-3 Acre Last Status Date:Aug 23 2014 6:45AM Work order Status: Completed Property Inspection Fee fee assessed. Amount: 15.00 Maintenance fee assessed. Amount: 265.00 Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Tree or Shrub Trimming - Standard Price Last Status Date:Sep 1 2014 7:10PM Work order Status: Issued NOTICE OF DEFAULT FILED/RECORDED:The SB1137 Declaration is NOT received, hence following up with OLS Deerlocks Required Deerlocks Ordered (1)
9/2/2014	6:28:43 PM				
9/5/2014	5:04:07 AM	Background processor	LS	DIREQ	Deerlocks Required
9/8/2014	12:02:11 PM	Background Processor	LS	DIRECT	Deerlocks Ordered (1)

Date	Time	Processor	Status	Description
9/12/2014	1:30:35 AM	Background Processor	DIRECT	Doorknocks Received (1) Vacant Form Name: Exterior Property Inspection Sub Form Name: Vacancy Information Current Occupancy Status: Vacant Verification Type : Visual Exterior property condition: Good Maintenance recommended?: No Sub Form Name: Vacancy Information Violations identified during inspections: No For sale sign : No Inspection Date : 09/10/2014 Sub Form Name: Vacancy Information Are the utilities turned on? : No Account Reported To Credit Bureau (as of 08/30/14) LEI: 11/01/16 UBB: 325,000 Mchly Pmt: 1,557 Status: 11 Current } Original Charge Off Amt: 0 Payment History(24 Mon): DDDDDDDDDDDDDDDDDDDDDDD Property Inspection Results Received - SafeGuard Properties Inc. Automated Property Inspection - SafeGuard Properties Inc. Monthly Delinquent Account Notice Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acres Last Status Date: Sep 18 2014 10:49AM Work Order Status: Completed Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Tree or Shrub Trimming - Standard Price Last Status Date: Sep 18 2014 11:21AM Work Order Status: Completed NOTICE OF DEFAULT FILED/RECORDED: The SB1137 Declaration is NOT received, hence following up with OLS Quote monthly tax & insurance escrow payment for short FSTXR Quote monthly tax & insurance escrow payment for short New-Escrowed Payment Quote: Effective Date = 9/20/2014 Escrow Payment = \$361.08 Total Deposit = \$0 Shortage / Deposit = \$0 Delinquent Tax = \$0 Tax P & I = \$0
9/13/2014	4:10:46 AM	Anu Kurian	QC	
9/15/2014	2:54:42 AM	Background Processor	Pi	
9/15/2014	2:54:42 AM	Background Processor	Pi	
9/17/2014	11:56:58 PM	Background Processor	CORR	
9/18/2014	10:49:46 AM	Background Processor	CS	
9/18/2014	11:21:49 AM	Background Processor	CS	
9/19/2014	7:30:15 AM		TIME	
9/19/2014	11:45:27 AM	Background processor	ES	
9/19/2014	11:45:27 AM	Background processor	ES	
9/20/2014	5:58:18 PM	Dinesh Subbanna	ES	

.. This Comment was auto-generated in batch mode.

[illegible]

Are the utilities turned on? :Yes

Property Preservation Note: (1)
(2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Oct 16 2014 1:22PM
Work order Status: Completed
Property Inspection Results Received - SafeGuard Properties Inc.
Automated Property Inspection - SafeGuard Properties Inc.
Monthly Delinquent Account Notice
INSURANCE AUDIT NOTICE - 2ND LETTER SENT VIA CERTIFIED MAIL
Property Inspection Fee fee assessed. Amount: 13.25
Maintenance fee assessed. Amount: 245.00
Affidavit Diligence Letter Sent
CA_DWR_This document will be sent to the borrower and also will be imaged in CIS for future reference.
Affidavit Diligence Letter Sent
CA_DWR_This document will be sent to the borrower and also will be imaged in CIS for future reference.
AFFDALL send to the Borrower via Certified Mailing on 10/23/2014
AFFDALL send to the Borrower via Certified Mailing on 10/23/2014
9214 8901 0881 0903 8127 76
9214 8901 0881 0903 8126 15
NOTICE OF DEFAULT FILED/RECORDED: The SBI137 Declaration is NOT received, hence following up with OLS
California/Washington Declaration Received ; #CALIFORNIA DECLARATION OF COMPLIANCE (CIV. CODE 2923.55(c))##
Contract Management Verification Review; #CALIFORNIA DECLARATION OF COMPLIANCE (CIV. CODE 2923.55(c))##
EXECUTABLE NOW (NDO / PV)
California/Washington Declaration Sent to Imaging queue 14; #CALIFORNIA DECLARATION OF COMPLIANCE (CIV. CODE 2923.55(c))##
Property Preservation Note: (1)
(2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Oct 29 2014 1:11PM
Work order Status: Issued
Property Preservation Note: (1)
(2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Oct 30 2014 12:04PM
Work order Status: Completed
Maintenance fee assessed. Amount: 40.00
Affidavit signed and sent to attorney
[REDACTED]
FC Assignment and Affidavit workflow completed; ; Emailed attorney (FCNotification@altsource.com) this is to inform you that your request for affidavit execution has been processed.
The corresponding affidavit has been mailed to you through UPS - ([REDACTED]) and would be delivered within 3-5 working days.
Kindly update AFCMP comment in REAL Resolution™ confirming that you have received the requested affidavit.

Date	Time	Processor	CS	PPNT
10/16/2014	1:22:37 PM	Background Processor	CS	PPNT
10/16/2014	1:55:10 PM	Background Processor	PI	
10/16/2014	1:55:10 PM	Background Processor	PI	
10/17/2014	12:24:00 AM	Background Processor	CORR	
10/21/2014	11:41:12 AM	Background Processor	ES	HADNRI
10/21/2014	9:45:29 PM	Background Processor	FB	LTR2
10/21/2014	9:45:30 PM	Background Processor	FB	FB31
10/24/2014	7:17:48 PM	Wasim Khan S	CM	FB32
10/24/2014	7:17:52 PM	Wasim Khan S	CM	AFFDALL
10/24/2014	7:54:01 PM	Wasim Khan S	CL	AFFDALL
10/24/2014	7:54:37 PM	Wasim Khan S	CL	NOTE
10/25/2014	12:10:27 PM		TIME	NOTE
10/27/2014	11:39:53 AM	Nicholas Collins	CM	TODO
10/27/2014	11:35:59 AM	Nicholas Collins	CM	AFFCMBEC
10/27/2014	11:40:03 AM	Nicholas Collins	CM	CMVR
10/29/2014	1:11:45 PM	Background Processor	CS	AFFIMG16
10/30/2014	12:04:51 PM	Background Processor	CS	PPNT
10/30/2014	9:45:23 PM	Background Processor	FB	PPNT
10/31/2014	8:54:53 PM	Rene Martinez	CM	FB32
10/31/2014	11:07:51 PM	Sachin R Adbal	FC	AFFSIG
10/31/2014	11:07:51 PM	Sachin R Adbal	FC	FCAN

[illegible]

Date	Time	From	Subject	Content
11/17/2014	1:12:11 PM	George, Alex	FC	FCCAP
				Foreclosure California Authorization provided;
				From: Certifications, CA Sent: Monday, November 17, 2014 8:31 AM To: Bora, Babul K Cc: Shaikh, Abdul Gafar A; N, Sandeep; Verma, Tina Subject: RE: WP_CA Certification--101 Loans
				Hi,
				There is no pending loss mitigation on the file, please proceed with FC.
				No loss mitigation application has been received from the borrower.
				Alex George Foreclosure Consultant Foreclosure Compliance Ocwen Loan Servicing, LLC Email : Alex.George@ocwen.com Phone : [REDACTED] IP EXTN: [REDACTED] Any escalations, please contact my supervisor, Sandeep N Email : Sandeep.N@ocwen.com Contact : [REDACTED] Extn : [REDACTED]
				Please be informed that we only provide Loss Mitigation/ Dual tracking status on a loan. If your firm needs any other assistance, information, documents or letters (Denial letter/Passing Docs letter/Dispute letter/etc), please email the designated mailbox/TLC/AGM for quicker responses and do not mark NYS Certification Mailbox or CA Certification Mailbox.
				From: N, Sandeep Sent: Friday, November 14, 2014 4:01 PM To: George, Alex Cc: Verma, Tina; Shaikh, Abdul Gafar A; Bora, Babul K Subject: RE: WP_CA Certification--101 Loans
				Alex, Please have the below list completed by Monday EOD
				Thanks & Regards,
				Sandeep N Team Lead - Foreclosure Ocwen Loan Servicing, LLC IP Contact: [REDACTED] Ext [REDACTED] Cell: [REDACTED] Email: Sandeep.N@ocwen.com
				From: Bora, Babul K (mailto:BabulK.Bora@altisource.com) Sent: Friday, November 14, 2014 12:44 PM To: Certifications, CA Cc: N, Sandeep; Verma, Tina; Shaikh, Abdul Gafar A Subject: WP_CA Certification--101 Loans
				Team, Please find the below list of 308 loans and let us know whether there are any Loss Mitigation initiated for the below mentioned Loans. We will proceed once we receive a clearance from you to avoid dual tracking
				With Regards,
				Babul Kumar Bora Team Leader Trustee Operations
				Altisource@ P.O. Box 105460 Atlanta, Georgia 30348-5460 P: [REDACTED] ext: [REDACTED] F: [REDACTED] BabulK.Bora@altisource.com www.Altisource.com Monthly Delinquent Account Notice
				Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Exterior Debris Removal Last Status Date: Nov 19 2014 12:32AM Work order Status: Issued Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Move additional Personal Property Bid Last Status Date: Nov 19 2014 12:33AM Work order Status: Issued
11/18/2014	12:16:52 AM	Background processor	CORR	MADNRI
11/18/2014	12:32:49 AM	Background Processor	CS	PPMT
11/18/2014	12:33:40 AM	Background Processor	CS	PPMT

Line Item	Line Item Name	Line Item Description	Line Item Amount	Line Item Status	Line Item Date	Line Item Time	Line Item Location	Line Item Address	Line Item City	Line Item State	Line Item Zip	Line Item Country	Line Item Phone	Line Item Email	Line Item Fax	Line Item Web	Line Item Notes
121	VMS Work Item #	Line Item Name: Padlock	12:34:47 AM	CS	11/18/2014	12:34:47 AM	Bangground Processor										Property Preservation Note: (1) VMS Work Item #
122	VMS Work Item #	Line Item Name: Padlock	6:09:03 PM	ES	11/18/2014	6:09:03 PM	Shaonda Bryant										Status: Issued
123	VMS Work Item #	Line Item Name: Padlock	5:26:36 PM	ES	11/19/2014	5:26:36 PM	Shaonda Bryant										Diment Review - Info received for potential hazards claim related damages
124	VMS Work Item #	Line Item Name: Padlock	9:29:53 AM	ES	11/20/2014	9:29:53 AM	Background Processor										Diment has been assigned the file to review for a hazard insurance claim.
125	VMS Work Item #	Line Item Name: Padlock	9:29:53 AM	ES	11/20/2014	9:29:53 AM	Background Processor										Diment Review Completed - Hazard Claim Not Filed
126	VMS Work Item #	Line Item Name: Padlock	11:59:24 AM	ES	11/26/2014	11:59:24 AM	Background Processor										Assignment Reviewed and closed without filing a hazard insurance claim on 11/16/2014. Closed File:
127	VMS Work Item #	Line Item Name: Padlock	8:37:53 AM	ES	11/21/2014	8:37:53 AM	Background Processor										Quote monthly tax & insurance escrow payment for short
128	VMS Work Item #	Line Item Name: Padlock	8:38:37 AM	ES	11/21/2014	8:38:37 AM	Background Processor										Quote monthly tax & insurance escrow payment for short
129	VMS Work Item #	Line Item Name: Padlock	11:05:58 AM	CL	11/24/2014	11:05:58 AM	Camba, Paul Stephen H										INSURANCE AUDIT NOTICE - 3RD (FINAL) LETTER SENT
130	VMS Work Item #	Line Item Name: Padlock	11:06:54 AM	CL	11/24/2014	11:06:54 AM	Prerna P Upadhyay										(1)
131	VMS Work Item #	Line Item Name: Padlock	11:07:28 AM	CL	11/24/2014	11:07:28 AM	Prerna P Upadhyay										(2)
132	VMS Work Item #	Line Item Name: Padlock	11:56:49 AM	CL	11/24/2014	11:56:49 AM	Armaan Kapur										INSURANCE COMMENT REC'D RET MAIL SENT TO FI
133	VMS Work Item #	Line Item Name: Padlock	11:57:10 AM	CL	11/24/2014	11:57:10 AM	Armaan Kapur										INSURANCE COMMENT BAD ADDRESS/RETURN MAIL
134	VMS Work Item #	Line Item Name: Padlock	11:57:10 AM	CL	11/24/2014	11:57:10 AM	Armaan Kapur										No Action Taken On Collection Screen
135	VMS Work Item #	Line Item Name: Padlock	6:34:36 PM	CS	11/24/2014	6:34:36 PM	Bangground Processor										No Action Taken On Collection Screen
136	VMS Work Item #	Line Item Name: Padlock	7:03:36 PM	CS	11/24/2014	7:03:36 PM	Bangground Processor										Phone Call In; Nonauthorized 3rd Party Call; Caller did not have loan into however when asked for SSN call disconnected. PG
137	VMS Work Item #	Line Item Name: Padlock	8:43:14 PM	ES	11/24/2014	8:43:14 PM	Dinesh Subbanna										Phone Call In; Nonauthorized 3rd Party Call; Caller inquired about account info. Advised caller we need barr authorization. Advised how to obtain authorization. SCRIPT ID: NON-AUTHORIZATION
138	VMS Work Item #	Line Item Name: Padlock	8:43:32 PM	ES	11/24/2014	8:43:32 PM	Dinesh Subbanna										Phone Call In; Nonauthorized 3rd Party Call; Talked to non-authorized caller Eric Amberson. Did not disclose account-specific information. SCRIPT ID: END SCRIPT
139	VMS Work Item #	Line Item Name: Padlock	9:46:11 PM	FB	11/24/2014	9:46:11 PM	Background Processor										Call Ended. SCRIPT ID: END SCRIPT
140	VMS Work Item #	Line Item Name: Padlock	9:46:14 PM	FB	11/24/2014	9:46:14 PM	Background Processor										Property Preservation Note: (1) VMS Work Item #
141	VMS Work Item #	Line Item Name: Padlock	10:53:47 AM	LA	11/25/2014	10:53:47 AM	Tiffany Drexel										(2) VMS Work Item #
142	VMS Work Item #	Line Item Name: Padlock	2:51:21 PM	CL	11/25/2014	2:51:21 PM	Felicitia Rumez										Line Item Name: Move additional Personal Property Bid Last Status
143	VMS Work Item #	Line Item Name: Padlock	2:51:39 PM	LR	11/25/2014	2:51:39 PM	Felicitia Rumez										Date: Nov 24 2014 7:03PM Work order Status: Completed
144	VMS Work Item #	Line Item Name: Padlock	9:46:11 PM	FB	11/24/2014	9:46:11 PM	Background Processor										New-Escrowed Payment Quote: (1) VMS Work Item #
145	VMS Work Item #	Line Item Name: Padlock	9:46:14 PM	FB	11/24/2014	9:46:14 PM	Background Processor										Effective Date = 11/24/2014
146	VMS Work Item #	Line Item Name: Padlock	10:53:47 AM	LA	11/25/2014	10:53:47 AM	Tiffany Drexel										Escrow Payment = \$361.08
147	VMS Work Item #	Line Item Name: Padlock	2:51:21 PM	CL	11/25/2014	2:51:21 PM	Felicitia Rumez										Total Shortage = \$0
148	VMS Work Item #	Line Item Name: Padlock	2:51:39 PM	LR	11/25/2014	2:51:39 PM	Felicitia Rumez										Total Capitalization = \$17452.88
149	VMS Work Item #	Line Item Name: Padlock	9:46:11 PM	FB	11/24/2014	9:46:11 PM	Background Processor										Borrower Paid MI Premium = \$0
150	VMS Work Item #	Line Item Name: Padlock	9:46:14 PM	FB	11/24/2014	9:46:14 PM	Background Processor										Escrow Balance = \$51512.88
151	VMS Work Item #	Line Item Name: Padlock	10:53:47 AM	LA	11/25/2014	10:53:47 AM	Tiffany Drexel										Interim T41 Disbursements = \$2800
152	VMS Work Item #	Line Item Name: Padlock	2:51:21 PM	CL	11/25/2014	2:51:21 PM	Felicitia Rumez										Total T41 Disbursements During Trial Period = \$0
153	VMS Work Item #	Line Item Name: Padlock	2:51:39 PM	LR	11/25/2014	2:51:39 PM	Felicitia Rumez										Flood Disbursements During Trial Period = \$0
154	VMS Work Item #	Line Item Name: Padlock	9:46:11 PM	FB	11/24/2014	9:46:11 PM	Background Processor										Tax Payment #1 During Trial Period = \$0
155	VMS Work Item #	Line Item Name: Padlock	9:46:14 PM	FB	11/24/2014	9:46:14 PM	Background Processor										Tax Payment #2 During Trial Period = \$0
156	VMS Work Item #	Line Item Name: Padlock	10:53:47 AM	LA	11/25/2014	10:53:47 AM	Tiffany Drexel										Tax Payment #3 During Trial Period = \$0
157	VMS Work Item #	Line Item Name: Padlock	2:51:21 PM	CL	11/25/2014	2:51:21 PM	Felicitia Rumez										Delinquent Taxes Due = \$0
158	VMS Work Item #	Line Item Name: Padlock	2:51:39 PM	LR	11/25/2014	2:51:39 PM	Felicitia Rumez										Breakdown as follows:
159	VMS Work Item #	Line Item Name: Padlock	9:46:11 PM	FB	11/24/2014	9:46:11 PM	Background Processor										Property Inspection Fee assessed. Amount: 13.25
160	VMS Work Item #	Line Item Name: Padlock	9:46:14 PM	FB	11/24/2014	9:46:14 PM	Background Processor										Maintenance fee assessed. Amount: 265.00
161	VMS Work Item #	Line Item Name: Padlock	10:53:47 AM	LA	11/25/2014	10:53:47 AM	Tiffany Drexel										Escalation Referral Received Open Code; ti received message to call back
162	VMS Work Item #	Line Item Name: Padlock	2:51:21 PM	CL	11/25/2014	2:51:21 PM	Felicitia Rumez										Phone Call Out; Nonauthorized 3rd Party Call; left message to return the call.
163	VMS Work Item #	Line Item Name: Padlock	2:51:39 PM	LR	11/25/2014	2:51:39 PM	Felicitia Rumez										LRC Hotline Complaint Received; received call back request to non-auth - called and left message for non-auth to return the call.

Tax P 4 1 = 50

- This Comment was auto-generated in batch mode.

11/26/2014	11:10:49 AM	Background Processor	CS	PFMT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Move Personal Property / per Cucuc Yard Last Status Date: Nov 26 2014 11:10AM Work order Status: Completed
11/26/2014	2:00:41 PM	Felicita Nunez	CL	NOACTION	No Action Taken On Collection Screen
11/26/2014	9:46:02 PM	Background Processor	FB	FB32	Maintenance fee assessed. Amount: 19.20
11/28/2014	12:37:42 PM	Background Processor	CS	PFMT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Snow Removal Last Status Date: Nov 28 2014 12:24PM Work order Status: Issued
11/28/2014	4:59:45 PM	Background Processor	CS	PFMT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Tree or Shrub Trimming - Standard Price Last Status Date: Nov 28 2014 4:59PM Work order Status: Completed
11/28/2014	9:46:00 PM	Background Processor	FB	FB32	Maintenance fee assessed. Amount: 38.40
11/30/2014	10:02:38 PM	Background Processor	CS	PFMT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Nov 30 2014 10:02PM Work order Status: Issued
12/1/2014	10:17:39 AM	Background Processor	CS	PFMT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Dec 1 2014 10:17AM Work order Status: Completed
12/1/2014	10:46:29 AM	Felicita Nunez	CL	NOAU	Phone Call In; Nonauthorized 3rd Party Call; scripting did not populate, did not provide account info to non-auth - he wants to purchase property, bwr moved out and stripped property - and he would like to offer settlement offer for property, advised non-auth need third party authorization to be able to discuss account with him. He indicated will try to get bwr to authorized him on account.
12/1/2014	10:47:28 AM	Felicita Nunez	LR	LACMR	LAC Hotline Complaint Received; received call from non-auth - he wants to purchase property, bwr moved out and stripped property - and he would like to offer settlement offer for property, advised non-auth need third party authorization to be able to discuss account with him. He indicated will try to get bwr to authorized him on account.
12/1/2014	12:57:45 PM	Background Processor	CS	PFMT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Tree or Shrub Trimming - Standard Price Last Status Date: Dec 1 2014 12:57PM Work order Status: Issued
12/1/2014	8:55:30 PM	Dinesh Subbanna	ES	HEFQ	New-Encrowed Payment Quote: Effective Date = 12/01/2014 Escrow Payment = \$361.08 Total Deposit = \$0 Shortage / Deposit = \$0 Delinquent Tax = \$0 Tax P & I = \$0
12/1/2014	8:56:25 PM	Dinesh Subbanna	ES	HEFQ3	- This Comment was auto-generated in batch mode. New-Encrowed Payment Quote RMP 3 Month Trial Period: Effective Date = 12/1/2014 Escrow Payment = \$361.08 Total Shortage = \$969.74 Total Capitalization = \$15172.88 Borrower Paid MI Premium = \$0 Escrow Balance = \$-15172.88 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Piled Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0 Breakdown as Follows: Maintenance fee assessed. Amount: 76.80 Maintenance fee assessed. Amount: 40.00 Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Snow Removal Last Status Date: Dec 1 2014 10:08PM Work order Status: Cancelled Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Meet and Greet Last Status Date: Dec 2 2014 2:22AM Work order Status: Issued Blank
12/1/2014	9:45:43 PM	Background Processor	FB	FB32	Maintenance fee assessed. Amount: 76.80
12/1/2014	9:45:45 PM	Background Processor	FB	FB32	Maintenance fee assessed. Amount: 40.00
12/1/2014	10:08:38 PM	Background Processor	CS	PFMT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Snow Removal Last Status Date: Dec 1 2014 10:08PM Work order Status: Cancelled
12/1/2014	10:08:40 PM	Background Processor	CS	PFMT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Meet and Greet Last Status Date: Dec 2 2014 2:22AM Work order Status: Issued
12/2/2014	7:02:29 AM	Kumar D, Satish D	CL	PHASX	Blank
12/7/2014	12:47:43 PM	Background Processor	CS	PFMT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Snow Removal Last Status Date: Dec 2 2014 12:47PM Work order Status: Issued

Date	Time	Processor	TX	TAXU	Comments
12/16/2014	8:21:18 PM	Background Processor	LS	DIRFC	<p>Doorknocks Received</p> <p>(1) Vacant</p> <p>Form Name: Interior Inspection Non-GSE</p> <p>.....</p> <p>Sub Form Name: Interior Inspection Form_1</p> <p>.....</p> <p>Is Electricity turned on:No</p> <p>Is Gas turned on:No</p> <p>Is there a Real Estate Sale Sign on the Property:No</p> <p>Overall Property condition:Good</p> <p>Sub Form Name: Interior Inspection Form_1</p> <p>.....</p> <p>Occupancy Status:Vacant</p> <p>Property Type:Single-Family</p> <p>Have you Identified any violations / prospect violation issues:No</p> <p>Maintenance fee assessed, Amount: 265.00</p> <p>Property Inspection Results Received - SafeGuard Properties Inc.</p> <p>Automated Property Inspection - SafeGuard Properties Inc.</p> <p>Monthly Delinquent Account Notice</p> <p>Property Preservation Note:(1)</p> <p>(?) VMS Work Item #: [REDACTED] Line Item Name:Outlet Cover Replacement Last Status Date:Dec 19 2014</p> <p>1:28AM Work order Status: Issued</p> <p>Property Preservation Note:(1)</p> <p>(2) VMS Work Item #: [REDACTED] Line Item Name:Outlet Cover Replacement Last Status Date:Dec 22 2014</p> <p>4:47PM Work order Status: Completed</p> <p>Maintenance fee assessed, Amount: 17.67</p> <p>F/C INTERIM BILL APPROVED.</p> <p>Accepted Invoice through REALRemit</p> <p>Invoice#: [REDACTED]</p> <p>Invoice Date: 12/18/2014</p> <p>Invoice amount: \$41.50</p> <p>Pay To Vendor:Premium Title of California</p> <p>Description of Services Performed:</p> <p>fb41 Notice of Default Recording - (Recoverable from Borrower) \$23.00</p> <p>fb41 Fee or Recording Except Assignment (Recoverable from Borrower) \$18.50</p> <p>Details if Fee is Exceeding:</p> <p>,</p>
12/24/2014	5:37:12 AM	SaralaKumari K R	TX	TAXU	<p>TAX COMMENT</p> <p>(1)</p> <p>(2)</p> <p>(3)</p> <p>(4)</p> <p>; Mail from Tax Box regarding Jr lien. Tax team does not handle on Jr lien. Hence no action taken.</p>
12/26/2014	9:47:24 PM	Background processor	FB	FB41	Foreclosure Cost fee assessed, Amount: 18.50
12/26/2014	9:47:27 PM	Background processor	FB	FB41	Foreclosure Cost fee assessed, Amount: 23.00

12/29/2014	3:19:50 AM	Sachin R Adbal	FC	ANTI	Attorney notified of the title issue; As per workflow emailed attorney (WpHolds@stopaltsource.com) held foreclosure proceeding as there is a title issue pending on the file and in-house title team is working to resolve the title issue. We will notify your firm once the issue is resolved.
12/29/2014	3:20:10 AM	Sachin R Adbal	FC	FCHEW	Note: Please email confirmation of acknowledgement on all Hold and Stop instructions received by your office from Owen to ForeclosureNotification@owen.com and copy the respective foreclosure coordinator and also update CRHSS comment in Real Resolution for the same. 90 DAY REDEMPTION EXPIRES: Attorney notified of the title issue; As per workflow emailed attorney (WpHolds@stopaltsource.com) held foreclosure proceeding as there is a title issue pending on the file and in-house title team is working to resolve the title issue. We will notify your firm once the issue is resolved. Note: Please email confirmation of acknowledgement on all Hold and Stop instructions received by your office from Owen to ForeclosureNotification@owen.com and copy the respective foreclosure coordinator and also update CRHSS comment in Real Resolution for the same. FC Regular Workflow completed; Attorney notified of the title issue; As per workflow emailed attorney (WpHolds@stopaltsource.com) held foreclosure proceeding as there is a title issue pending on the file and in-house title team is working to resolve the title issue. We will notify your firm once the issue is resolved.
12/29/2014	12:11:39 PM	Akram, Waseem	WQ		Note: Please email confirmation of acknowledgement on all Hold and Stop instructions received by your office from Owen to ForeclosureNotification@owen.com and copy the respective foreclosure coordinator and also update CRHSS comment in Real Resolution for the same. Phone Call In: Contact Info Provided; Caller wanted to know the telephone number for the FPD department. Advised it was 855-982-1314. SCRIPT ID: PHONE NUMBER LIST SYS GEN COMMENT Phone Call In: Nonauthorized 3rd Party Call; Talked to non-authorized caller Eric Anderson. Did not disclose account-specific information. SCRIPT ID: EMD SCRIPT SYS GEN COMMENT Agent reviewed notes and determined accurate. SYS GEN COMMENT
12/29/2014	12:11:50 PM	Akram, Waseem	CL	HOAU	Phone Call In: Contact Info Provided; The caller was interested in purchasing this property and was advised the following: This property is not owned by OWEN nor is for sale. If you would like to see a listing of all the properties OWEN has for sale, you may visit our website at www.owenhomebuyers.com. SCRIPT ID: PURCHASE REQ PROP SYS GEN COMMENT Caller hung up at PreClose. SCRIPT ID: 0001 SYS GEN COMMENT
12/29/2014	1:24:33 PM	Sharmin A Noorani	WQ		Phone Call In: Nonauthorized 3rd Party Call; Talked to non-authorized caller Eric Anderson. Did not disclose account-specific information. SCRIPT ID: 0001 SYS GEN COMMENT Agent reviewed notes and determined accurate. SYS GEN COMMENT
12/29/2014	1:26:07 PM	Sharmin A Noorani	CL	HANGUP	
12/29/2014	1:26:07 PM	Sharmin A Noorani	CL	HOAU	
12/29/2014	1:26:11 PM	Sharmin A Noorani	WQ		Possible title issue referred to the title department. The title opening coordinator has opened a title module and ordered the applicable documentation. Title Issue: Outstanding Lien
12/29/2014	6:41:49 PM	M. Shivakumar	TITL		Description: 5. DEED OF TRUST OF SECURE AN UNDETERMINEDNESS OF \$15,000.00 DATED JANUARY 03 2003 RECORDED OCTOBER 16 2003 AS INSTRUMENT NO. 2003139217 OFFICIAL RECORDS. TRUSTOR: CHRISTOPHER M. MARINO AND VALERIE M. MARINO TRUSTEE: EQUITABLE DEED COMPANY BENEFICIARY: BANK OF AMERICA N.A. LOAN NO: [REDACTED] LENDER PLACED HAZARD POLICY ISSUED - MAILED TO BORROWER
12/31/2014	11:56:27 AM	Background Processor	ES	POL	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Jan 1 2015 11:25PM
1/1/2015	11:25:02 PM	Background Processor	CS	PPNT	Work order Status: Issued Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Tree or Shrub Trimming - Standard Price Last Status Date: Jan 2 2015 10:09AM Work order Status: Issued
1/2/2015	10:10:00 AM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Lock Box Last Status Date: Jan 6 2015 1:06AM Work order Status: Issued
1/5/2015	1:08:22 AM	Background Processor	CS	PPNT	Confirmation received on Foreclosure hold or stop notification sent to the attorney firm. Email: Deepthi.B@altsource.com Instruction received date: 12/29/2014 Confirmation: File is placed on HOLD
1/5/2015	1:31:19 AM		FC	CRHSS	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Jan 5 2015 3:50PM Work order Status: Completed
1/5/2015	3:50:13 PM	Background Processor	CS	PPNT	

[illegible]

Date	Time	Activity	ES	FSTXR	FSIXR	DIREC
1/13/2015	2:30:39 AM	Background Processor	ES	FSTXR		
1/13/2015	2:30:39 AM	Background Processor	ES	FSIXR		
1/13/2015	7:36:00 PM	Background Processor	LS	DIREC		

Quote monthly tax & insurance escrow payment for short FSIXR
Quote monthly tax & insurance escrow payment for short
Duerkhuys Received
(1)
Vacant
Form Name: Interior Inspection Non-GSE
.....
Sub Form Name: Interior Inspection Form_1
.....
Is Water turned on:No
.....
Is Electricity turned on:No
Is Gas turned on:No
Is there a Real Estate Sale Sign on the Property:No
Overall property condition:Good
Sub Form Name: Interior Inspection Form_1
.....
Occupancy Status:Vacant
Property Type:Single-Family
Have you identified any violations / prospect violation issues:No
New-Escrowed Payment Quote:
Effective Date = 1/13/2015
Escrow Payment = \$353.67
Total Deposit = \$0
Shortage / Deposit = \$0
Delinquent Tax = \$0
Tax P & I = \$0

- This Comment was auto-generated in batch mode.

Date	Time	Activity	ES	NEPQ3	PPNT
1/13/2015	10:01:55 PM	Vijay Raj	ES	NEPQ	
1/13/2015	10:04:48 PM	Vijay Raj	ES	NEPQ3	
1/14/2015	8:43:43 AM	Background Processor	CS	PPNT	
1/14/2015	9:16:27 AM	Background Processor	PI		
1/14/2015	9:16:27 AM	Background Processor	PI		
1/14/2015	10:15:41 PM	Background Processor	CS	PPNT	
1/15/2015	11:50:03 AM	Background Processor	CS	PPNT	
1/20/2015	1:35:07 AM	Background Processor	CS	PPNT	

New-Escrowed Payment Quote RFP 3 Month Trial Period:
Effective Date = 1/13/2015
Escrow Payment = \$353.67
Total Shortage = \$549.32
Total Capitalization = \$1736.88
Borrower Paid M1 Premium = \$0
Escrow Balance = \$-1736.88 | Interim T41 Disbursements = \$0 | Total T41 Disbursements During Trial Period = \$0 | Hazards Disbursements During Trial Period = \$0 | Flood Disbursements During Trial Period = \$0 | Tax Payment #1 During Trial Period = \$0 | Tax Payment #2 During Trial Period = \$0 | Tax Payment #3 During Trial Period = \$0 | Tax Payment #4 During Trial Period = \$0 | Delinquent Taxes Due = \$0
Breakdown as Follows:
Property Preservation Note:(1)
(2) VMS Work Item #: [REDACTED] Line Item Name:Tree or Shrub Trimming - Standard Price Last Status
Date:Jan 14 2015 7:08AM Work order Status: Completed
Property Inspection Results Received - SafeGuard Properties Inc.
Automated Property Inspection - SafeGuard Properties Inc.
Property Preservation Note:(1)
(2) VMS Work Item #: [REDACTED] Line Item Name:Recut - 1-3 Acre Last Status Date:Jan 14 2015 9:33PM
Work order Status: Issued
Property Preservation Note:(1)
(2) VMS Work Item #: [REDACTED] Line Item Name:Recut - 1-3 Acre Last Status Date:Jan 15 2015 11:50AM
Work order Status: Completed
Property Preservation Note:(1)
(2) VMS Work Item #: [REDACTED] Line Item Name:Exterior Debris Removal Last Status Date:Jan 21 2015

2/13/2015	6:49:13 PM	Jayanthi Prakash	TITL	TCD	<p>Title Module Closed</p> <p>Title Issue Closed Received confirmation from FC counsel that the letter provided by Title Company resolves the title issue. Hence closing the file from our end and please processed accordingly. From: Ahmed Shahsed Sent: 13 February 2015 16:37 To: Prakash Jayanthi Co: Chinata Samuel R. Es. Title Issues: Verma Madhuri T. Subject: RE: [REDACTED] //Valerie Marine//780 Beaver Creek Cir Verdi CA 96111 claim # [REDACTED] Importance: High We can proceed with the attached letter for item # 5 in the TSG. @ Madhuri - upload the document and updated the system. Regards Shunneel Ahmed</p> <p>New-Escrowed Payment Quote:</p> <p>Effective Date - 2/13/2015</p> <p>Escrow Payment - \$353.67</p> <p>Total Deposit - \$0</p> <p>Shortage / Deposit - \$0</p> <p>Delinquent Tax - \$0</p> <p>Tax P & I - \$0</p>
2/13/2015	9:58:55 PM	Vijay Raj	ES	HEPQ	<p>- This Comment was auto-generated in batch mode.</p> <p>New-Escrowed Payment Quote HWP 3 Month Trial Period:</p> <p>Effective Date - 2/13/2015</p> <p>Escrow Payment - \$353.67</p> <p>Total Shortage - \$992.99</p> <p>Total Capitalization - \$17136.82</p> <p>Borrower Paid MI Premium - \$0</p> <p>Escrow Balance - \$-17136.86 Interim T&I Disbursements - \$0 Total T&I Disbursements During Trial Period - \$0 Hazard Disbursements During Trial Period - \$0 Flood Disbursements During Trial Period - \$0 Tax Payment #1 During Trial Period - \$0 Tax Payment #2 During Trial Period - \$0 Tax Payment #3 During Trial Period - \$0 Tax Payment #4 During Trial Period - \$0 Delinquent Taxes Due - \$0</p> <p>Breakdown as follows:</p> <p>Automated Property Inspection - SafeGuard Properties Inc.</p> <p>Property Inspection Results Received - SafeGuard Properties Inc.</p> <p>Doorknocks Received</p> <p>(1)</p> <p>Vacant</p> <p>Form Name: Interior Inspection Mon-GSE</p> <p>.....</p> <p>Sub Form Name: Interior Inspection Form_1</p> <p>.....</p> <p>Is Electricity turned on:No</p> <p>Is Gas turned on:No</p> <p>Is there a Real Estate Sale Sign on the Property:No</p> <p>Overall property condition:Average</p> <p>Sub Form Name: Interior Inspection Form_1</p> <p>.....</p> <p>Occupancy Status:Vacant</p> <p>Property Type:Single-Family</p> <p>Have you identified any violations / prospect violation issues:No</p> <p>Property Preservation Note:(1)</p> <p>(2) VMS Work Item #: [REDACTED] Line Item Name:Information Re-check Last Status Date:Feb 16 2015</p> <p>2:41PM Work order Status: Completed</p> <p>Property Preservation Note:(1)</p> <p>(2) VMS Work Item #: [REDACTED] Line Item Name:Recut - 1-3 Acre Last Status Date:Feb 16 2015 9:24PM</p> <p>Work order Status: Issued</p>
2/13/2015	10:25:00 PM	Vijay Raj	ES	HEPQ3	
2/15/2015	3:05:21 PM	Background Processor	PI		
2/15/2015	3:09:21 PM	Background Processor	PI		
2/15/2015	4:34:02 PM	Background Processor	LS	DIREC	
2/16/2015	2:41:34 PM	Background Processor	CS	PPMT	
2/16/2015	9:24:33 PM	Background Processor	CS	PPMT	

Date	Time	Processor	CS	PPNT	Details
2/16/2015	11:57:34 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Gate Repair Last Status Date: Feb 16 2015 11:56PM Work order Status: Issued
2/17/2015	4:35:33 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Feb 17 2015 4:38PM Work order Status: Completed
2/18/2015	4:25:50 AM	Bhumika Sequeliza	FC	ANTR	Attorney notified of Title Resolution; Enabled 'WPHoldStep@altisource.com' Please proceed with foreclosure as the title issue on the above mentioned loan is resolved/cloned.
2/18/2015	4:26:19 AM	Bhumika Sequeliza	FC	LARCEL	90 DAY REDEMPTION EXPIRES :: Attorney notified of Title Resolution; Enabled 'WPHoldStep@altisource.com' Please proceed with foreclosure as the title issue on the above mentioned loan is resolved/cloned.
2/18/2015	4:26:29 AM	Bhumika Sequeliza	FC	FCRGN	Foreclosure has been initiated on the account. The loan is now considered accelerated for statement and other purposes.
2/19/2015	4:00:06 AM	Ronal P Gohil	FC	ASBOR	FC Regular Workflow completed; Attorney notified of Title Resolution; Enabled 'WPHoldStep@altisource.com' Please proceed with foreclosure as the title issue on the above mentioned loan is resolved/cloned. Attorney confirmed SB1137 declaration receipt;
2/24/2015	12:44:25 AM	Background processor	CORR	MACHRI	Affidavit signed and sent to attorney
2/25/2015	12:43:55 AM	Crystal Martin	FR	FCIB	Monthly Delinquent Account Notice F/C INTERIM BILL APPROVED, Accepted invoice through REALPemit Invoice #: [REDACTED] Invoice Date: 02/23/2015 Invoice amount: \$855.00 Pay To Vendor: Western Progressive Description of Services Performed: 1B40-Trustee Fee- (Not Recoverable from Borrower) \$855.00 Details if Fee is Exceeding: ; ***AS PER STATE COMPLIANCE**
2/25/2015	6:27:25 AM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Feb 26 2015 6:26AM Work order Status: Issued
2/25/2015	3:19:29 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Gate Repair Last Status Date: Feb 25 2015 3:18PM Work order Status: Completed
2/25/2015	3:30:55 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Padlock Last Status Date: Feb 25 2015 3:30PM Work order Status: Completed
2/25/2015	3:34:30 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Bracing Metal Last Status Date: Feb 25 2015 3:33PM Work order Status: Completed
2/26/2015	3:45:29 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Tree or Shrub Trimming - Standard Price Last Status Date: Feb 26 2015 3:45PM Work order Status: Completed
2/26/2015	5:02:45 PM	Background Processor	CS	PPNT	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Feb 26 2015 5:02PM Work order Status: Completed
3/10/2015	5:41:09 AM	Background processor	LS	DIREQ	Doorknocks Required
3/10/2015	7:01:51 AM	Rohit Jadhav	FC	FCCAP	Foreclosure California Authorization provided;
3/10/2015	6:18:29 PM	Hemant Mangrakar	FC	FCEMAIL	As of 03/10/2015 there are no foreclosure alternatives or loss mitigation activity pending on the file. Approved to proceed with next legal action/recording the deed/notice of sale. FC Follow up email sent; ; Email recd from V. Anusha <Anusha.V@altisource.com> Please provide payoff quotes for internal purpose Hence Payoff quote sent
3/10/2015	6:34:18 PM	Hemant Mangrakar	CL	NOACTION	No Action Taken On Collection Screen
3/10/2015	9:45:29 PM	Background processor	FB	FB32	Maintenance fee assessed. Amount: 265.00
3/11/2015	12:57:35 PM	Background Processor	LS	NOORD	Doorknocks Ordered (1)

Date	Time	Person	Activity	Notes
3/11/2015	6:44:02 PM	Lalit M Khankar	PP	2nd Review of Loan Docs for Pre Payment Penalty to PFF as closing date is more than 5 yrs old and loan is non- CML.
3/12/2015	12:31:36 AM	Background processor	TIME	90 DAY REDEMPTION EXPIRES: Followed up with foreclosure counsel for f/e status and/or event. Spoke with: Event or Action Which Prompted Follow Up: Outcome or Update: 90 DAY REDEMPTION EXPIRES on 03/01/2015
3/12/2015	12:33:64 AM	Background processor	TIME	PUBLICATION BEGINS: Followed up with foreclosure counsel for f/e status and/or event. Spoke with: Event or Action Which Prompted Follow Up: Outcome or Update: PUBLICATION BEGINS 03/26/2015
3/12/2015	12:33:27 AM	Background processor	TIME	DATE OF SALE: Followed up with foreclosure counsel for f/e status and/or event. Spoke with: Event or Action Which Prompted Follow Up: Outcome or Update: Sale set on 04/23/2015
3/12/2015	12:33:27 AM	Background processor	FC	Sale Date Set: 04/23/2015 Bidding instructions requested. FC Coordinator Wennerst
3/13/2015	2:42:21 AM	Babu Lakman Nadiwala	FC	New BFO Order Requested;
3/13/2015	8:24:39 AM	Khadija Khan	FC	Foreclosure California Authorization provided; As of 03/13/2015 there are no foreclosure alternatives of loss mitigation activity pending on the file. Approved to proceed with next legal action/ recording the deed/notice of sale.
3/16/2015	7:03:26 AM	Background processor	CS	Property Preservation Note: (1) (2) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Mar 16 2015 7:02AM
3/16/2015	11:04:35 AM	Background processor	CS	Work order Status: Ignored Property Preservation Note: (1) (3) VMS Work Item #: [REDACTED] Line Item Name: Recut - 1-3 Acre Last Status Date: Mar 16 2015 11:03AM
3/17/2015	2:02:27 AM	Background processor	LS	Work order Status: Completed Checkknocks Received (1) Vacant Form Name: Interior Inspection Non-GSE
				Sub Form Name: Interior Inspection Form_1
				Is Electricity turned on: No
				Is Gas turned on: No
				Is there a Real Estate Sale Sign on the Property: No
				Overall property condition: Average
				Sub Form Name: Interior Inspection Form_1
				Occupancy Status: Vacant
				Property Type: Single-Family
				Have you identified any violations / prospect violation issues: No
				Maintenance fee assessed. Amount: 265.00
				Maintenance fee assessed. Amount: 40.00
				Monthly Delinquent Account Notice
				Quality check completed; No errors found
				Automated Property Inspection - SafeGuard Properties Inc.
				Property Inspection Results Received - SafeGuard Properties Inc.
				Maintenance fee assessed. Amount: 76.80
				Maintenance fee assessed. Amount: 288.00
				Maintenance fee assessed. Amount: 50.00
				BK INFO to be reviewed.; "Worked on discharged Report"
				BK INFO to be reviewed.; "Worked on discharged Report"
				Quality check completed; No errors found
3/17/2015	10:19:58 PM	Background processor	FB	FB32
3/17/2015	10:20:08 PM	Background processor	FB	FB32
3/18/2015	12:27:13 AM	Background processor	CORR	MADNRI
3/18/2015	2:20:18 AM	Kushwaha Rupesh Manager	FC	FCHQCP
3/18/2015	10:32:05 AM	Background processor	FI	
3/18/2015	10:32:05 AM	Background processor	FI	
3/18/2015	10:26:49 PM	Background processor	FB	FB32
3/18/2015	10:26:50 PM	Background processor	FB	FB32
3/18/2015	10:26:52 PM	Background processor	FB	FB32
3/20/2015	1:58:12 AM	Keerthana S	BK	BKINFO
3/20/2015	1:58:18 AM	Keerthana S	BK	BKINFO
3/24/2015	3:11:52 AM	Pavitra Shetty	FC	FCHQCP

Date	Time	From	To	Subject	Importance	Action
3/24/2015	6:37:02 PM	Vaia Bharat Rameshbabu	FC	Foreclosure review follow-up to be done with the attorney	High	FCRFA
3/25/2015	12:11:03 AM	Salma Taj	BK	BK INFO to be reviewed; Worked on DISM report and reviewed the file	Normal	BKINFO
3/25/2015	6:39:12 PM	Shaonda Bryant	HZCL	Dismont Review - Info received for potential hazard claim related damages	Normal	DIMTR
3/25/2015	9:49:23 PM	Background Processor	FB	Dismont has been assigned the file to review for a hazard insurance claim.	Normal	FB36
3/26/2015	7:36:31 AM	Akhil Augustin Augustin	CORR	Property Valuation Fee - BPO fee assessed. Amount: 109.00	Normal	ESCAP
3/29/2015	6:04:26 AM	Background Processor	CS	ESCHOW ANALYSIS COMPLETED	Normal	PFNT
3/30/2015	11:04:59 PM	Background Processor	FB	Property Preservation Note: (1) VMS Work Item # [REDACTED] Line item Name: Recut - 1-3 Acre Last Status Date: Mar 30 2015 6:03AM	Normal	FB32
3/31/2015	1:03:24 AM	Reena Thomas Parmar	FC	Work order Status: Completed	Normal	FCCAP
				Maintenance fee assessed. Amount: 265.00	Normal	
				Foreclosure California Authorization provided;	Normal	
				As per email received	Normal	
				From: V. Anusha [mailto:Anusha.V@altsource.com]	Normal	
				Sent: Monday, March 30, 2015 10:49 AM	Normal	
				To: NMS Certification Mailbox; Johnson, Camellia	Normal	
				Cc: F. Regina; Mahato, Bishwanath; Nagatara, Vasudha T; Peter, Anthony; Singh, Ranjani R	Normal	
				Subject: CA---NMS Confirmation Needed---RUSH REQUEST--- NTS recording'	Normal	
				Importance: High	Normal	
				To Owen:	Normal	
				Prior to proceeding with "NTS recording" please confirm that the listed loan numbers are not currently in consideration for loss mitigation or foreclosure alternatives.	Normal	
				Loan [REDACTED]	Normal	
				Replied stating	Normal	
				Hi.	Normal	
				Please proceed with filing next milestone; No Loss Mitigation activity currently on going.	Normal	
				Thanks & Regards,	Normal	
				NMS certification mailbox	Normal	
3/31/2015	2:28:54 PM	Vinod M	ES	ESCHOW ANALYSIS DELETED, NEW ANALYSIS REQUIRED	Normal	ESCAD
3/31/2015	2:28:54 PM	Vinod M	ES	ESCHOW ANALYSIS DELETED, NEW ANALYSIS REQUIRED	Normal	ESCAD
3/31/2015	6:02:27 PM	Shaonda Bryant	HZCL	Dismont Review Completed - Hazard Claim Not Filed	Normal	DIMTRC
3/31/2015	8:19:35 PM	Tyler Domino	ES	Assignment Reviewed and closed without filing a hazard insurance claim on 03/31/2015. Closed File: Non-	Normal	EACQ
4/7/2015	3:20:15 AM	Bhavin Asiyani	FC	Insurable Damage	Normal	FCHQCP
4/7/2015	10:05:59 PM	Background Processor	FB	Adjusting escrow payment to collect deficiency and required balance.	Normal	FB32
4/8/2015	3:18:55 AM	Kumar, Naveen N	CL	Quality check completed; No errors found	Normal	NOACTION
				Maintenance fee assessed. Amount: 17.67	Normal	
				No Action Taken On Collection Screen	Normal	

4/8/2015	3:22:35 AM	Kumar, Naveen N	FC	FCHP	<p>Foreclosure review done for sending HAMP certification: Reason Opted: HAMP: HMPSL2 on 2/10/2014 & HMPSL5 on 1/21/2014 (BRDC Flag on file)</p> <p>NON HAMP: No Non HAMP Review Done</p>
4/10/2015	5:45:21 AM	Background processor	LS	DIREQ	Description: ;
4/11/2015	7:02:29 PM	Background Processor	LS	DICRD	Footknocks Required
4/14/2015	1:03:09 PM	Sirsaak Chettiri	FC	RMFCA	Footknocks Ordered (1)
4/14/2015	4:17:03 PM	Navingal	FC	HFCNPP	To the best of my knowledge all resolution options have been exhausted
					FC Confirmed Sale Not Postponed for HAMP; WPTBids@altisource.com Shaheed.Ahmed@altisource.com
					Reason Opted: HAMP: HMPSL2 on 2/10/2014 & HMPSL5 on 1/21/2014 (BRDC Flag on file)
4/14/2015	4:17:05 PM	Navingal	FC	FCSR	NON HAMP: No Non HAMP Review Done
					Foreclosure Sale Certificate Requested; WPTBids@altisource.com Shaheed.Ahmed@altisource.com
4/14/2015	8:04:18 PM	Sirsaak Chettiri	CL	NOACTION	Reason Opted: HAMP: HMPSL2 on 2/10/2014 & HMPSL5 on 1/21/2014 (BRDC Flag on file)
4/15/2015	9:15:49 AM	Background processor	ES	FSTXR	NON HAMP: No Non HAMP Review Done
4/15/2015	9:15:49 AM	Background processor	ES	FSTXR	No Action Taken On Collection Screen
4/15/2015	9:54:21 AM	Shaikh, Gazala M	FC	FCRU	Quote monthly tax & insurance escrow payment for short
					Quote monthly tax & insurance escrow payment for short FSTXR
					Foreclosure Review Done (by FC Coordinator);
					Emailled to attorney WPTBids@altisource.com
					For the above loans Sale is set for 04/23/2015 please review this file & advise if you require any assistance OR documents from our end to proceed further.
					As we don't want to postpone the sale for controllable issue.
					Bidding instructions & HAMP Certification will be sent to you prior to the seven days of the sale date.
					Appreciate your Co-operation.
4/15/2015	8:04:14 PM	Shaonda Bryant	HZCL	DIMTO	
					Dimont Insurance Claim Opened: Dimont submitted claim to CNA Inter-Insurance Bureau for Theft on 04/15/2015 for damages that occurred on 10/29/2013.

Date	Time	User	Event	Details
4/15/2015	10:48:28 PM	Vijay Raj	REFQ	<p>New-Encrowed Payment Quote: Effective Date = 4/15/2015 Escrow Payment = \$353.67 Total Deposit = \$549.32 Shortage / Deposit = \$549.32 Delinquent Tax = \$0</p> <p>Tax P & I = \$0</p>
4/15/2015	10:48:56 PM	Vijay Raj	REFQ3	<p>- This Comment was auto-generated in batch mode.</p> <p>New-Encrowed Payment Quote HMF 3 Month Trial Period: Effective Date = 4/15/2015 Escrow Payment = \$353.67 Total Shortage = \$1610.33 Total Capitalization = \$1736.92 Borrower Paid MI Premium = \$0 Escrow Balance = \$-1736.88 Interim T&I Disbursements = \$0 Total T&I Disbursements During Trial Period = \$0 Hazard Disbursements During Trial Period = \$0 Flood Disbursements During Trial Period = \$0 Tax Payment #1 During Trial Period = \$0 Tax Payment #2 During Trial Period = \$0 Tax Payment #3 During Trial Period = \$0 Tax Payment #4 During Trial Period = \$0 Delinquent Taxes Due = \$0</p> <p>Breakdown as Follows: HMF proceed letter sent to the attorney: TO: 'WPTBids@aaltsource.com'; 'Shahed.Ahmed@aaltsource.com' CC: Certifications2013, HMF; Pal, Navin; Wenner, Stephanie Bid Copy sent; SALE DATE 04/23/2015 BORROWER Valerie Marino MAXIMUM BID(\$): 325000 • Bid copy sent to checker for Quality check - AS</p>
4/16/2015	12:33:21 AM	Rupa Gowda	FC	<p>Foreclosure Quality Check Done On Bid; BID FAXED TO F/C ATTORNEY COMMENTS FROM REAL RESOLUTION :Comment by singajit.Bid Amount:325000.Sale Date:04/23/2015,AttorneyID:At-24110,AttorneyEmail:Kadan.Kumar@aaltsource.com;arun.N@aaltsource.com;WPTBids@aaltsource.com;dmsbids@aaltsource.com;ljuradonorthwesttrusteeu.com</p> <p>; 'Quality check done on Sale Certificate sent & HPLS updated by Correspondence Team'.</p>
4/16/2015	9:42:40 AM	Paresh Yadav	BICS	<p>WMS 12 month rule review pass- Foreclosure WMS fee review completed and allowable exception due to Foreclosure valuation requirement for Invoice # Batch 146590 Seq 70621transaction Date of 03/25/2015 Sale Review Completed - Section B Servicemembers Civil Relief Sale Review Check Completed; No Action Taken On Collection Screen</p>
4/16/2015	11:33:30 AM	Ajit Kumar H Singh	FOCB	<p>DATE OF SALE: Followed up with foreclosure council for f/c status and/or event. Spoke with: Event or Action Which Prompted Follow Up: DATE OF SALE Outcome of Update: The sale is postponed from: 04/23/2015 to 05/08/2015 Trustee's Discretion. (NOS recording delay) Sale Date Set: 05/08/2015 Bidding instructions requested. FC Coordinator wannest</p>
4/16/2015	11:33:59 AM	Background processor	BIDF	<p>Foreclosure Sale Postponed for Other Reasons. Sale Date: 4/23/2015 Sale Postponed To: 5/8/2015 Postponement Reason: NOS recording delay Monthly Delinquent Account Notice</p>
4/16/2015	12:21:32 PM	Hussain, Ehtesam	TLCHOP	
4/17/2015	7:10:25 PM	Satyabrata Nayhi	INSEFF	
4/19/2015	12:07:40 AM	Sonali Vallabh Dasgupta	SRCP	
4/19/2015	12:07:57 AM	Sonali Vallabh Dasgupta	SCRGR	
4/19/2015	11:58:17 PM	Sonali Vallabh Dasgupta	NOACTION	
4/20/2015	6:58:28 PM	Background processor	TOTO	
4/20/2015	6:58:28 PM	Background processor	BIDR	
4/20/2015	6:59:18 PM	Background processor	FCSFOR	
4/21/2015	12:33:06 AM	Background processor	MACNR1	

4/21/2015	2:34:37 PM	Background Processor	LS	DIRECT	<p>Doorknocks Received (1) Vacant Form Name: Interior Inspection Non-GSE Sub Form Name: Interior Inspection Form_1 Is Water turned on:No Is Electricity turned on:No Is Gas turned on:No Is there a Real Estate Sale Sign on the Property:No Overall Property condition:Average Sub Form Name: Interior Inspection Form_1 Property Type:Single-Family Have you Identified any violations / Prospect violation Issues:No Servicemembers CIVIL Relief Sale Review Check Completed. Foreclosure review done for sending HAMP certification: Reason Offered: HAMP:HMFSL2 on 2/10/2014 & HMFSL2 on 1/21/2014 (BADC Flag on file) NCH HAMP:No Non-Hamp review Automated Property Inspection - SafeGuard Properties Inc. Property Inspection Results Received - SafeGuard Properties Inc. Pre Foreclosure QC Completed No Action Taken On Collection Screen Foreclosure Quality Check Done On FCHP comment FCHP comment on 4/8/2015 Foreclosure Quality Check Done On HAMP; Property Preservation Note:[1] (2) VMS Work Item #: Work order Status: Issued PAYOFF NOTE Total Amount Due (Total) and Reinstatement Amount Requires Manual calculation Maintenance fee assessed. Amount: 245.00 To the best of my knowledge all resolution options have been exhausted Disment Claim - Status Comments: Claim Under Review by Insurance Carrier No Action Taken On Collection Screen Foreclosure Sale Certificate Requested Notified Attorney : WPTBids@altsource.com HAMPletter@altsource.com Description: HAMP : HMFSL2 on 2/10/2014 & HMFSL2 on 1/21/2014 (BADC Flag on file) Non HAMP : No Non-Hamp review</p>
4/21/2015	2:34:37 PM	Background Processor	LS	DIRECT	<p>Doorknocks Received (1) Vacant Form Name: Interior Inspection Non-GSE Sub Form Name: Interior Inspection Form_1 Is Water turned on:No Is Electricity turned on:No Is Gas turned on:No Is there a Real Estate Sale Sign on the Property:No Overall Property condition:Average Sub Form Name: Interior Inspection Form_1 Property Type:Single-Family Have you Identified any violations / Prospect violation Issues:No Servicemembers CIVIL Relief Sale Review Check Completed. Foreclosure review done for sending HAMP certification: Reason Offered: HAMP:HMFSL2 on 2/10/2014 & HMFSL2 on 1/21/2014 (BADC Flag on file) NCH HAMP:No Non-Hamp review Automated Property Inspection - SafeGuard Properties Inc. Property Inspection Results Received - SafeGuard Properties Inc. Pre Foreclosure QC Completed No Action Taken On Collection Screen Foreclosure Quality Check Done On FCHP comment FCHP comment on 4/8/2015 Foreclosure Quality Check Done On HAMP; Property Preservation Note:[1] (2) VMS Work Item #: Work order Status: Issued PAYOFF NOTE Total Amount Due (Total) and Reinstatement Amount Requires Manual calculation Maintenance fee assessed. Amount: 245.00 To the best of my knowledge all resolution options have been exhausted Disment Claim - Status Comments: Claim Under Review by Insurance Carrier No Action Taken On Collection Screen Foreclosure Sale Certificate Requested Notified Attorney : WPTBids@altsource.com HAMPletter@altsource.com Description: HAMP : HMFSL2 on 2/10/2014 & HMFSL2 on 1/21/2014 (BADC Flag on file) Non HAMP : No Non-Hamp review</p>
4/22/2015	2:34:20 AM	Shubhada Garvade	FC	SCSSEC	
4/22/2015	3:17:46 AM	Apuraj Fareesh M	FC	FCHP	
4/22/2015	10:59:11 AM	Background Processor	PI		
4/22/2015	10:59:11 AM	Background Processor	PI		
4/23/2015	7:24:12 AM	Vrushaket Ravikant Whatre	FC	PREFCQC	
4/27/2015	6:45:20 AM	Kiran K	CL	NORACTION	
4/27/2015	6:46:35 AM	Kiran K	FC	FOCHP	
4/27/2015	6:46:41 AM	Kiran K	FC	FOCHP	
4/28/2015	7:28:34 AM	Background Processor	CS	PPMT	
4/28/2015	9:49:06 PM	Rohan Stany Pinto	CU	PHOT	
4/28/2015	10:50:51 PM	Background Processor	FB	FB32	
4/29/2015	4:05:42 PM	Sirsaak Chettiri	FC	RMECA	
4/29/2015	8:16:30 PM	Shaonda Bryant	HZCL	DLOSS	
4/30/2015	3:08:46 AM	Darshini S Harchekar	CL	NORACTION	
4/30/2015	3:09:27 AM	Darshini S Harchekar	FC	FCSCR	

	4/30/2015	3:09:35 AM	Darshini S Harchekar	FC	HFCNHP	FC Confirmed Sale Not Postponed for HNP Retitled Attorney : WPTBids@altsource.com HNPLetter@altsource.com
						Description: HAMP : HNP5LS2 on 2/10/2014 & HNP5LS on 1/21/2014 (HNSC Flag on file)
						Non HAMP : No Non-Hamp review
						No Action Taken On Collection Screen
	4/30/2015	12:16:56 PM	Paseaul Escibeiro	CL	NOACTION	HAMP proceed letter sent to the attorney TO: 'WPTBids@altsource.com'; 'HNPLetter@altsource.com'
	5/1/2015	3:26:52 AM	Rupa Gowda	FC	HFC	CC: Certifications2013, HAMP; Harchekar, Darshini S; Wenner, Stephanie
	5/1/2015	8:50:31 AM	Background Processor	CS	PHUT	Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Cup Exposed Wires Last Status Date:May 1 2015 8:50AM Work order Status: Completed 'Quality check done on Sale Certificate sent & HPLS updated by Correspondence Team'.
	5/1/2015	11:08:11 AM	Hussain, Lateeam	FC	TLCDDP	Property Preservation Note:(1) (2) VMS Work Item #: [REDACTED] Line Item Name:Cup Exposed Wires Last Status Date:May 1 2015 11:34AM Work order Status: Completed Bid Copy sent SALE DATE 05/05/2015 BORROWER Valerio Marino MAXIMUM BID(\$): 325000
	5/1/2015	11:36:31 AM	Background Processor	CS	PHUT	Bid copy sent to checker for Quality check - RK
	5/1/2015	2:30:34 PM	Rajesh Yadav	FC	BICS	Foreclosure Review Done (by FC Coordinator) Emailled to attorney 'WPTBids@altsource.com'
	5/1/2015	4:36:43 PM	Shaikh, Gazala M	FC	FCRD	For the above loans Sale is set for 05/08/2015 please review this file & advise if you require any assistance OR documents from our end to proceed further. As we don't want to postpone the sale for controllable issue. Bidding instructions & HNP Certification will be sent to you prior to the seven days of the sale date. Appreciate your Co-operation.
	5/1/2015	4:49:51 PM	Pitlesh Kadam	FC	FCGR	Foreclosure Quality Check Done On Bid; no error found
	5/1/2015	4:51:24 PM	Background processor	FC	BIDF	BID FAXED TO F/C ATTORNEY COMMENTS FROM REAL RESOLUTION :Comment by Kadamrit,Bid Amount:325000,Sale Date:05/08/2015,AttorneyID:At-24110,AttorneyEmailID:Madan.Kumar@altsource.com;arun.N@altsource.com;WPTBids@altsource.com;dmdbids@altsource.com;Jutad@northwesttrustees.com
	5/1/2015	6:11:55 PM	Shaonda Bryant	HECL	DLOSE	Dumont Claim - Status Comments: Received Denial for pending review
	5/5/2015	1:56:55 AM	Kolapurath Shijisha	FC	SCS5FC	Servicemembers Civil Relief Sale Review Check Completed.
	5/5/2015	1:57:14 AM	Kolapurath Shijisha	FC	SRCB	Sale Review Completed - Section B
	5/5/2015	10:02:33 PM	Background processor	FB	FBJ2	Maintenance fee assessed. Amount: 17.67
	5/7/2015	6:11:58 AM	Anup.N	CL	NOACTION	No Action Taken On Collection Screen
	5/7/2015	6:13:38 AM	Anup.N	FC	FCGR	Foreclosure Quality Check Done On FCUP comment
	5/7/2015	6:13:43 AM	Anup.N	FC	FCNHP	Foreclosure Quality Check Done On HAMP;

5/8/2015	10:24:47 AM	Hamant Mangjaskar	FC	FCRD	Foreclosure Review Done (by FC Coordinator) *Email sent from Atty H. atun <arun.H@attsource.com> At We have the following Trustee Sales scheduled for today 05/08/2015 unless you notify us of any changes, postponements, or cancellations prior to their respective local sale times due to loss Mitigations or any other reasons, these properties will go to sale today. Responded "Review completed, no loss mitigation in process and file is good to go for sale"
5/8/2015	1:01:31 PM	Background Processor	CS	PPMT	Property Preservation Note(11) (2) VMS Work Item # [REDACTED] Line Item Name:Reut - 1-3 Acre Last Status Date:May 8 2015 1:00PM Work Order Status: Completed ARC Expired - Redemption/Refutation/Confirmation of Sale timeframe has expired... Updated Title Search Sent to Attorney Uploaded to CIS on 5/8/2015 Property # [REDACTED] is in REO as of 05/11/2015. Asset Manager FPI has been assigned to Property # [REDACTED] Borrower on military duty check is pending as DOD website issue Broker selection complete.Broker Asgn [REDACTED] Broker selection overridden: Property: [REDACTED]; Reason: FREE. BID AMOUNT ACCEPTED AT FORECLOSURE SALE Sale Date:5/8/2015 Bid Amount:\$325,000.00 Sold to (REO or 3rd Party):REO Foreclosed in the name of: Deutsche Bank National Trust Company, as Trustee for CHACN Mortgage Loan Trust 2005-AR6 If sold to 3rd party; Name: Phone Num: Mailing Address: Property sold to REO BID AMOUNT ACCEPTED AT FORECLOSURE SALE Sale Date:5/8/2015 Bid Amount:\$325,000.00 Sold to (REO or 3rd Party):REO Foreclosed in the name of: Deutsche Bank National Trust Company, as Trustee for CHACN Mortgage Loan Trust 2005-AR6 If sold to 3rd party; Name: Phone Num: Mailing Address: FC Regular Workflow completed; Property sold to REO BID AMOUNT ACCEPTED AT FORECLOSURE SALE Sale Date:5/8/2015 Bid Amount:\$325,000.00 Sold to (REO or 3rd Party):REO Foreclosed in the name of: Deutsche Bank National Trust Company, as Trustee for CHACN Mortgage Loan Trust 2005-AR6 If sold to 3rd party; Name: Phone Num: Mailing Address: DATE OF SALE:Followed up with foreclosure counsel for i/c status and/or event. Spoke with: Event or Action Which Prompted Follow up: Outcome or Update:Completing the event as per BIDA updated in the system details : BID AMOUNT ACCEPTED AT FORECLOSURE SALE Sale Date:5/8/2015 Bid Amount:\$325,000.00 Sold to (REO or 3rd Party):REO Foreclosed in the name of: Deutsche Bank National Trust Company, as Trustee for CHACN Mortgage Loan Trust 2005-AR6 If sold to 3rd party; Name: Phone Num: Mailing Address: The loan has been de-accelerated for purposes of displaying the amount due on the periodic account statement. The foreclosure process on the loan has stopped or been reset. Loan level review completed for 'DATE OF SALE' event; Sale results reported to the investor reporting team to report the investor 05/08/2015 REO Servicemembers Civil Relief Sale Review Check Completed. Leans Assigned to LRC Pre Foreclosure QC Completed BACKSEARCH COMPLETE - TAXES CURRENT - PHONE CALL County Taxes 2014 taxes 1st installment base amt \$ 1,347.50 paid 2nd installment base amt \$ 1,347.50 paid No priors Info by http://www.taxes.com/sierra/index.php?page=summary&searchtype=securedstate=1
5/8/2015	5:59:51 PM	S. Ajith	NI	RECEIVED	
5/8/2015	8:49:58 PM	Chyne, Pardenable	TITL	UTSENT	
5/10/2015	3:02:06 PM		AUTOC	RENEW	
5/10/2015	3:02:06 PM		AUTOC	MORELL	
5/11/2015	5:50:31 AM	Irfan Shaikh	fc		
5/11/2015	8:02:17 AM	Mubarak Premani	AUTOC	HRSEL	
5/11/2015	8:02:17 AM	Mubarak Premani	AUTOC		
5/11/2015	10:26:06 AM	Background processor	FC	BIDA	
5/11/2015	10:31:36 AM	Makvana, Hardik M	FC	FCRD	
5/11/2015	10:31:45 AM	Makvana, Hardik M	FC	FCRD	
5/11/2015	2:55:49 PM	Makvana, Hardik M	TIME	TODD	
5/11/2015	2:55:50 PM	Makvana, Hardik M	FC	LUCEEL	
5/11/2015	4:54:18 PM	Risher Ahmed.B	FC	FCRD	
5/11/2015	10:51:22 PM	Amit Kumar	FC	SCRGPC	
5/12/2015	1:30:37 AM	Background processor	CL	LALR	
5/12/2015	6:39:26 AM	Rupali Ramesh Shah	FC	PREFCQC	
5/12/2015	1:36:00 PM	Ancoiya Chandrik	TX	TCTL	
5/12/2015	9:53:15 PM	Background processor	FB	FB32	
5/14/2015	4:46:18 AM	Background processor	TIME	TODD	
5/15/2015	9:55:34 PM	Background processor	FB	FB32	

5/18/2015	6:12:36 AM	Rohit Gadhav	FC	FCLEP	Loss mitigation status reviewed. FC attorney instructed to "proceed with Foreclosure as there is no loss mitigation under review". 'As per email received Lyana, Keisha L <Keisha.Lyana@altisource.com> Event : (NOD,NOS,TDS) Recording Please proceed with filing next milestone; No Loss Mitigation activity currently on going. Monthly Delinquent Account Notice F/C FINAL BILL APPROVED. Accepted invoice through REALPMAIL Invoice# [REDACTED] Invoice Date: 05/18/2015 Invoice amount: 52047.10 Pay To Vendor: Western Progressive Description of Services Performed: 1 IB40 IB4006 Trustee Fee- (Not Recoverable from Borrower) 05/18/2015 5421.50 1004_1,IB40 Fees 2 FB41 FB4199 Postpone Sale Sheriff-(Recoverable from Borrower) 05/18/2015 525.00 5000205_1,FB41 - Sale Costs_(Recoverable) 3 FB41 FB41004 Statutory Mailings-(Recoverable from Borrower) 05/18/2015 558.16 5000205_1,FB41 - Service Costs_(Recoverable) 4 FB41 FB4151 Publication-(Recoverable from Borrower) 05/18/2015 5741.44 7B_1,FB41 - Sale Costs_(Recoverable) 5 FB41 FB4152 Posting-(Recoverable from Borrower) 05/18/2015 9265.00 Details if Fee is Exceeding: Quality check completed; No errors found Quote monthly tax & insurance escrow payment for short Quote monthly tax & insurance escrow payment for short PSTXR New-Escrowed Payment Quote: Effective Date = 5/20/2015 Escrow Payment = 5388.25 Total Deposit = \$1370.25 Shortage / Deposit = \$1370.25 Delinquent Tax = \$0 Tax P & I = \$0
					- This Comment was auto-generated in batch mode.
5/20/2015	9:40:07 PM	Arun G	ES	NEPQ3	New-Escrowed Payment Quote HHP 3 Month Trial Period: Effective Date = 5/20/2015 Escrow Payment = 5388.25 Total Shortage = 52535 Total Capitalization = \$40920.66 Borrower Paid MI Premium = 50 Escrow Balance = 5-17681.27 i Interim T61 Disbursements = 53235.39 i Total T61 Disbursements During Trial Period = 50 i Hazard Disbursements During Trial Period = 50 i Flood Disbursements During Trial Period = 90 i Tax Payment #1 During Trial Period = 90 i Tax Payment #2 During Trial Period = 50 i Tax Payment #3 During Trial Period = 50 i Tax Payment #4 During Trial Period = 50 i Delinquent Taxes Due = 50 Breakdown as Follows: Maintenance fee assessed. Amount: 0.96 Foreclosure Review Done (by FC Coordinator) Review Done on Filtering Report Foreclosure Cost fee assessed. Amount: 741.44 Foreclosure Cost fee assessed. Amount: 265.00 Foreclosure Cost fee assessed. Amount: 25.00
5/20/2015	9:46:15 PM	Background processor	FB	FB12	
5/21/2015	2:14:06 AM	Usha P	FC	FCRD	
5/21/2015	9:46:11 PM	Background processor	FB	FB41	
5/21/2015	9:46:14 PM	Background processor	FB	FB41	
5/21/2015	9:46:17 PM	Background processor	FB	FB41	

Case Number	Date	Time	Background Processor	FB	FB#1	Event or
5/21/2015	9:46:20 PM		Background Processor	FB	FB#1	Foreclosure Cost fee assessed. Amount: \$56.16
5/22/2015	7:09:23 PM		Shaonda Bryant	HZCL	51255	Diligent Claim - Status Comments: Resubmitted Claim
5/26/2015	7:25:10 PM		Veena Raul	TX	FAMELQ	Tax Delinquency Found
5/27/2015	5:01:30 AM		Background Processor	TIME	TOSO	DEED RECORDED: Followed up with foreclosure counsel for f/c status and/or event. Spoke with: 05/20/2015 Action Which Prompted Follow Up: Outcome of Update: DEED RECORDED ON
5/27/2015	5:21:27 PM		Background Processor	ES	AGINS	INSURANCE COMMENT WORKED REQUIRED CHANGES REPORT
5/27/2015	5:48:28 PM		Shaonda Bryant	HZCL	UNWTO	Diligent Insurance Claim Opened: Diligent submitted claim to Assurant Solutions for Theft on 05/27/2015 for damages that occurred on 10/29/2011.
5/27/2015	8:52:27 PM		Anand Sali	LC	DEED	RECORDED DEED RECEIVED AND BROUGHT TO THE VAULT
						Date Recorded: County: Book: Page: Instrument Number: Date Recorded: 05/20/2015 County: Nevada Book: Page: Instrument Number: 2015163177
5/28/2015	2:38:57 AM		Leenakumarip	FB	HNREV	Received invoice through RT, waiting for clarification to process; Law Firm Name: Western Progressive Invoice #: [REDACTED] Invoice Amount: \$142.50 Email Sent to: management Clarification required: resware verification required for event completion document
5/28/2015	11:07:17 AM		Background Processor	ES	CANF	Flat cancellation letter
5/28/2015	4:22:56 PM		Kanoj V Nane	TX	PARRC	Research Complete Taxes Current RIZ REFER BELOW PASSED TCIL
5/28/2015	5:57:27 PM		Background Processor	ES	AGINS	INSURANCE COMMENT FPI CXL RPT COMPUTED-PER FB, POL IS NON-ESCROW.
5/28/2015	7:29:35 PM		Shradha Palwa	SU	LSOCRI	Lean Setup OCR Initiation
5/29/2015	6:58:44 PM		S, Basavaraju	SU	LSOCC	Lean Setup OCR Completion.
5/29/2015	7:00:45 PM		S, Basavaraju	SU	ORGDEN	Original document in English
5/30/2015	5:35:13 AM		Background Processor	FB	FB68	Miscellaneous (Reo) fee assessed. Amount: 17.67
5/30/2015	5:35:35 AM		Background Processor	FB	FB68	Miscellaneous (Reo) fee assessed. Amount: 13.25
5/2/2015	6:28:59 PM		Shaonda Bryant	HZCL	DLOS	Diligent Claim - Status Comments: Received Denial for No Coverage for DOL
5/4/2015	11:27:59 PM		Leenakumarip	FB	FCF9	F/C FINAL BILL APPROVED. Accepted Invoice Through REALRemit Invoice# [REDACTED] Invoice Date: 05/27/2015 Invoice amount: \$142.50 Pay To Vendor: Western Progressive Description of Services Performed: IB40- Trustee Fee- (Not Recoverable from Borrower) \$142.50 Details if Fee is Exceeding:

	6/7/2015	1:49:14 AM	Ronith S	FB	INVRV	Received invoice through RT, waiting for clarification to process; Law Firm Name: Western Progressive Invoice Details Invoice #: Invoice Amount: 3142.5 Invoice date: 05-27-2015 Received email from R. Murali (mailto:Rmurali.K@altsource.com) DNS firm to review the list of Hold & Disputed files and provide the status. Response provided :Please note, invoice processed kindly wait for the payments Saved in response : FW: Hold & Disputed files ***Western Progressive DNS firm'
	6/8/2015	11:32:11 PM		AUTOC	IAPRO	IAP - Automated 1004 Valuation Order
	6/9/2015	6:20:27 PM	Shradha Potwa	SU	LSVALIDI	Loan Setup Validation Initiation
	6/11/2015	7:16:16 PM	S, Basavaraju	AR	APRERO	ARM Loan in REQ
	6/11/2015	7:19:33 PM	S, Basavaraju	SU	LSUCAN	Workflow Cancelled. The loan verification is not required as the loan is in a Hold off or Charged off (as applicable) status. PE Loan
	6/11/2015	7:19:38 PM	S, Basavaraju	SU	LSVALIDC	Loan Setup Validation Completion
	6/11/2015	9:46:23 PM	Background processor	FB	FB51	Interior Repairs (Reo) fee assessed. Amount: 150.00
	6/11/2015	9:46:29 PM	Background processor	FB	FB58	Landscapeing (Reo) fee assessed. Amount: 327.50
	6/11/2015	9:46:34 PM	Background processor	FB	FB62	Trashout (Reo) fee assessed. Amount: 537.60
	6/11/2015	9:46:37 PM	Background processor	FB	FB62	Trashout (Reo) fee assessed. Amount: 288.00
	6/11/2015	9:46:43 PM	Background processor	FB	FB62	Trashout (Reo) fee assessed. Amount: 38.40
	6/12/2015	9:45:45 PM	Background processor	FB	FB68	Miscellaneous (Reo) fee assessed. Amount: 50.00
	6/12/2015	9:45:50 PM	Background processor	FB	FB53	Property Preservation (Reo) fee assessed. Amount: 216.00
	6/12/2015	9:45:52 PM	Background processor	FB	FB53	Property Preservation (Reo) fee assessed. Amount: 145.00
	6/12/2015	9:45:54 PM	Background processor	FB	FB51	Interior Repairs (Reo) fee assessed. Amount: 100.00
	6/15/2015	6:48:55 PM	Deepak Kumar C Vaishya	CM	PVRQ	Property Verification Requested
	6/15/2015	6:50:57 PM	Deepak Kumar C Vaishya	SU	LSCH	Kindly verify complete property address.... LOAN SETUP COMMENT: {1} {2} Verify Property Address RECEIVED EMAIL FROM Jadav, Prashanth <Prashanth.Jadav@altsource.com>, ON Mon 6/15/2015 12:53 AM, STATING Address should read as " 780 Beaver Creek Circle, Verdi, CA 89439" Please make necessary corrections need correction in Zip code Address as per RR We are unable to locate the property address through the county assessor's website and on the USPS.com. PVRQ has been raised on the loan for the property address verification. Property address can be corrected /confirmed only once the property address verification is completed and notified in the PVRQ comment by the tax team.
	6/16/2015	12:17:58 AM	Background processor	CORR	MADNFI	Monthly Delinquent Account Notice
	6/17/2015	3:11:48 PM	Megha J	CORR	MADNFI	Monthly Delinquent Account Notice

6/11/2015	3:12:16 PM	Megha J	CM	FVFC	<p>Property Verification Completed Parcel Number: 0231400090</p> <p>Parcel Number verified from CIS legal: Yes</p> <p>Parcel Number available in CIS: Yes</p> <p>Name of the Borrower: Valerie & Christopher Marino</p> <p>Complete Physical Address of the Property: 760 Beaver Creek Cir Verdi CA 94339</p> <p>Source of Information: CIS, Called ██████████ Derick</p> <p>Additional Information: NA</p>
6/19/2015	5:35:17 AM	Shuoib Khan	FB	TSEC	<p>TITLE SEARCH FINAL BILL APPROVED.</p> <p>Accepted Invoice through REALRemit Invoice#: ██████████</p> <p>Invoice Date: 06/10/2015 Invoice amount: \$50.00</p> <p>Pay to Vendor: Premium Title of California</p> <p>Description of Services Performed: 1892 Title Search Update-(Recoverable from Borrower) \$50.00</p> <p>Details if Fee is Exceeding: ; 5/6/2015 Date Down No 3 Details:</p>
6/19/2015	2:13:41 PM	Sourya Mahanty	AR	ARM	ARM Change Completed.
6/24/2015	6:07:22 PM	Anuj Kalia	SU	APMLREQ	REQ loan with ARM review
6/26/2015	6:07:38 PM	Shaonda Bryant	HZCL	ULCOS	Dimont Claim - Status Comments: Carrier confirmed no policy-Pending client decision
6/26/2015	9:45:57 PM	Background processor	FB	FB59	REQ Valuation Cost fee assessed. Amount: 477.00
7/10/2015	4:53:48 AM	Rashmi M K	CL	INDACTION	No Action Taken On Collection Screen
7/10/2015	9:46:29 PM	Background processor	FB	FB58	Landscaping (Reo) fee assessed. Amount: 190.00
7/16/2015	9:45:40 PM	Background processor	FB	FB68	Miscellaneous (Reo) fee assessed. Amount: 17.67
7/16/2015	11:58:56 PM	Background processor	COHR	MAJNA1	Monthly Delinquent Account Notice
7/22/2015	9:45:47 PM	Background processor	FB	FB62	Trashout (Reo) fee assessed. Amount: 65.00
7/22/2015	9:45:48 PM	Background processor	FB	FB58	Landscaping (Reo) fee assessed. Amount: 190.00
7/30/2015	9:24:39 AM	Mubarak Premani	AUTOC	BRXSEL	Broker selection complete.Broker Assign ██████████
7/30/2015	9:49:29 PM	Background processor	FB	FB62	Trashout (Reo) fee assessed. Amount: 530.50
8/3/2015	4:23:19 AM	Amit Maghade	SU	LSCN	LOAN SETUP COMMENT: (1) (2) ; Verify Property Address

Recd mail from REQ YR dated Fri 7/31/2015 5:38 PM stating Can you please verify the address for this asse?

Property address has been corrected in RS with reference to the PVRC comment.

6/3/2015	6:43:22 AM	Krishna David	SU	LSCN	<p>LOAN SETUP COMMENT: (1) (2)</p> <p>Verify Property Address, Please be inform that we were unable to locate the Zip code as per county website, Hence PVRC comment have been raised for the zip code verification, ZIP code will be verified once PVRC is updated by Tax team.</p> <p>Received mail from Renuka, Yeshodhar <Yeshodhar.Renuka@altsource.com> on Fri 7/31/2015 5:47 PM stating that LSCN, Can you please verify the zip code for this property? Even though property is in Verdi on CA side, Verdi uses NV post office so the zip code populates to NV. Jennifer copied in this mail is the listing agent so for any assistance, please do contact her. Thanks</p>
8/3/2015	6:43:35 AM	Krishna David	CN	PVRQ	<p>Property Verification Requested Kindly verify the correct Zip Code and property address Property Preservation (Pee) fee assessed. Amount: \$2.20</p> <p>LOAN SETUP COMMENT: (1) (2)</p> <p>Verify Property Address, Please be inform that we are awaiting for the confirmation from tax team for PVRC comment, property address (Zip code) will be corrected/verified Once PVRC is updated by Tax team. TAT is working days for the same.</p> <p>Received mail from Jenkins, Tammie <Tammie.Jenkins@hubzu.com> on Mon 8/3/2015 12:10 PM stating that Hello Team, Please see tax information provided by the listing agent to clear the zip code issue. Please advise next steps and when the property will be clear for activation. I have attached the documents from the court.</p>
8/3/2015	9:48:07 PM	Background Processor	FB	FB53	
8/4/2015	9:15:27 AM	Krishna David	SU	LSCN	<p>LOAN SETUP COMMENT: (1) (2)</p> <p>Adhoc Request, Kindly refer the below screen shot of PVRC comment, ZIP code is already correctly updated in Real S. Recd mail from Jenkins, Tammie <Tammie.Jenkins@hubzu.com> on Wed 8/5/2015 8:52 PM stating that Hello, Is there an update on the status of zip code verification?</p> <p>Broker selection complete.Broker Assign :100140423</p>
8/5/2015	12:53:50 AM	Krishna David	SU	LSCN	<p>LOAN SETUP COMMENT: (1) (2)</p> <p>Adhoc Request, Kindly refer the below screen shot of PVRC comment, ZIP code is already correctly updated in Real S. Recd mail from Jenkins, Tammie <Tammie.Jenkins@hubzu.com> on Wed 8/5/2015 8:52 PM stating that Hello, Is there an update on the status of zip code verification?</p> <p>Broker selection complete.Broker Assign :100140423</p>
8/5/2015	2:18:04 PM		AUTOC	BRKSEL	

8/6/2015	5:00:25 PM	Sachin D Tiwari	SU	LSCM	<p>LOAN SETUP COMMENT:</p> <p>{1}</p> <p>{2}</p> <p>7 Verify Property Address</p> <p>Received mail from Biswas, Kiran A <kiran.biswas@altsource.com> Asset Management on Thu 8/6/2015 9:22 AM stating that Please confirm the correct property address for the subject property.</p> <p>PVRQ comments has been already raised for property verification Loan Setup is awaiting response as soon as we received the PVRQ with correct property address changes will be made in RS. TAI for the same is 4 working days.</p> <p>LOAN SETUP COMMENT:</p> <p>{1}</p> <p>{2}</p> <p>Document Request</p> <p>Rec'd mail from Jenkins, Tammie <Tammie.Jenkins@hubbau.com> on Fri 8/7/2015 2:24 PM stating Loan Service Department,</p> <p>May be able to supply tax documents since they used them to make their updates.</p> <p>Please be informed that; Kindly get in touch with tax team for tax documents.</p> <p>Property Verification Requested</p> <p>Tax Record</p> <p>LOAN SETUP COMMENT:</p> <p>{1}</p> <p>{2}</p> <p>Address Request</p> <p>Rec'd mail from Dhanyam, Radhika <radhika.dhanyam@altsource.com> on Mon 8/10/2015 4:06 PM stating Could you please raise a PVRQ so that the tax team can provide the relevant details?</p> <p>PVRQ comment has been raised.</p> <p>Property Verification Completed</p> <p>Parcel Number: 0231400090</p> <p>Parcel Number verified from CIS legal: Yes</p> <p>Parcel Number available in CIS: Yes</p> <p>Name of the Borrower: VALERIE MARINO</p> <p>Complete Physical Address of the Property:</p> <p>780 BEAVER CREEK CIRCLE</p> <p>VERDI CA 94439</p> <p>Source of Information: CIS</p> <p>Note: Unable to obtain info from both Website and Tax Assessor/Collector after multiple attempts, hence updating the address as per CIS.</p> <p>Miscellaneous (Rec) Fee assessed. Amount: 17.67</p>
8/9/2015	3:04:04 AM	Mangesh Ramchandra Bhuvad	SU	LSCM	
8/10/2015	12:09:31 AM	Mangesh Ramchandra Bhuvad	CM	PVRQ	
8/10/2015	12:10:42 AM	Mangesh Ramchandra Bhuvad	SU	LSCM	
8/16/2015	8:28:41 AM	Arjun G	CM	PVRQ	
8/17/2015	9:46:58 PM	Background processor	FE	FB68	

	8/14/2015	7:19:21 PM	Shah Viral Fareah	SU	LSCM	<p>LOAN SETUP COMMENT:</p> <p>{1}</p> <p>{2}</p> <p>Verify Property Address</p> <p>Recd Mail from Renuka, Yeshodhar <Yeshodhar.Renuka@altsource.com> on Fri 8/14/2015 10:49 AM stating</p> <p>Do we have an update on the below request?</p> <p>Property Address has been updated as per PVRC comment.</p> <p>Kindly Refer PVRC comment dated 08/10/2015.</p> <p>Snag has been provided.</p> <p>Monthly Delinquent Account Notice</p> <p>Trashout (Reo) fee assessed. Amount: 65.00</p> <p>No Action Taken On Collection Screen</p> <p>LOAN SETUP COMMENT:</p> <p>{1}</p> <p>{2}</p> <p>Verify Property Address</p> <p>Received email from Bhosale, Daksha <Daksha.Bhosale@altsource.com> on Fri 8/21/2015 6:53 PM stating Please confirm the correct property address for subject property.</p> <p>Property Address has been already correctly updated as per PVRC Comment.</p> <p>Property Preservation (Reo) fee assessed. Amount: 72.00</p> <p>Interior Repairs (Reo) fee assessed. Amount: 100.00</p> <p>Trashout (Reo) fee assessed. Amount: 80.00</p> <p>Trashout (Reo) fee assessed. Amount: 153.00</p> <p>Broker selection complete.Broker Aagn :100140423</p> <p>FORCLOSURE DOCUMENTS</p> <p>deed copy sent to Renuka, Yeshodhar <Yeshodhar.Renuka@altsource.com></p> <p>Landscaping (Reo) fee assessed. Amount: 190.00</p> <p>Monthly Utilities (Reo) fee assessed. Amount: 40.58</p> <p>Please refer to the PDRACKER or the comments below.</p> <p>Please report as per Bankruptcy guidelines. - This Comment was auto-generated in batch mode.</p> <p>Monthly Utilities (Reo) fee assessed. Amount: 40.00</p> <p>No Action Taken On Collection Screen</p> <p>Research agent credit request complete</p> <p>AUD Control Number: [REDACTED]</p> <p>Deleted tradeline as bk7 discharged prior to acq by both the borrowers</p> <p>Loan was a CUI7 Discharged Bankruptcy where all customers were part of the same Bankruptcy. The loan was discharged prior to acquisition, the tradeline has been deleted and credit has been suppressed. AUD NUMBER: [REDACTED]</p> <p>AUD Control Number: [REDACTED]</p> <p>No Action Taken On Collection Screen</p>
	8/16/2015	11:50:27 PM	Background processor	CORR	WADHRI	
	8/19/2015	9:47:16 PM	Background processor	FB	FB62	
	8/22/2015	6:04:58 AM	Suchi Gandhi	CL	NOACTION	
	8/22/2015	6:07:10 AM	Suchi Gandhi	SU	LSCM	
	8/24/2015	9:48:35 PM	Background processor	FB	FB53	
	8/24/2015	9:48:41 PM	Background processor	FB	FB51	
	8/24/2015	9:48:43 PM	Background processor	FB	FB62	
	8/24/2015	9:48:46 PM	Background processor	FB	FB62	
	8/24/2015	10:32:14 PM		AUTOC	BEKSEI	
	8/25/2015	2:43:33 PM	Vaibhav V Jadhav	FC	FC00	
	8/31/2015	9:47:52 PM	Background processor	FB	FB56	
	9/1/2015	12:51:22 AM	Background processor	FB	FB55	
	9/2/2015	6:37:27 PM	Harish Rao	RS	RACRR	
	9/2/2015	9:45:52 PM	Background processor	FB	FB55	
	9/3/2015	2:45:05 AM	Sindhu KB	CL	NOACTION	
	9/3/2015	2:45:34 AM	Sindhu KB	RS	RACC	
	9/3/2015	2:45:38 AM	Sindhu KB	RC	CRBK7	
	9/10/2015	1:57:38 PM	Himisha Sahay	CL	NOACTION	

Date	Time	User	CL	DOACTION	Details
9/10/2015	2:35:46 PM	Nimisha Sahay	CL		No Action Taken On Collection Screen
9/10/2015	9:48:29 PM	Background processor	FB	FB68	Miscellaneous (Reo) fee assessed. Amount: 17.67
9/15/2015	12:05:29 PM	Jami L Dorobiala	CM	AFFREQ	REO Affidavit/Document Request Received **GRANT DEED**
9/15/2015	12:05:50 PM	Jami L Dorobiala	CM	CMFR	Contract Management Verification Review **GRANT DEED**
9/15/2015	12:06:09 PM	Jami L Dorobiala	CM	AFFMGIS	PROPERTY ADDRESS MATCHES COMMITMENT AND THE COUNTY MATCHES THE EC DEED. REO Affidavit/Document Completed **GRANT DEED**
9/15/2015	7:15:54 PM	Rene Martinez	CM	AFFSIG	Affidavit signed and sent to attorney Premium Title of California
9/15/2015	8:29:11 PM	Natasha Saunders	CM	FOAC	Power of Attorney provided to requesting party 2751 Premium Title of California Interfitted to Chris Heinrich Team WFS REG
9/15/2015	9:53:09 PM	Background processor	FB	FB56	Landscapeing (Reo) fee assessed. Amount: 190.00
9/22/2015	12:09:11 AM	Background processor	CORR	MACWRI	Monthly Delinquent Account Notice
10/13/2015	9:47:32 PM	Background processor	FB	FB55	Monthly Utilities (Reo) fee assessed. Amount: 37.71
10/13/2015	9:47:34 PM	Background processor	FB	FB68	Miscellaneous (Reo) fee assessed. Amount: 17.67
10/15/2015	3:34:11 PM	Lonjekar, JeeLani	CS	SFSU	Satisfaction Fee Set-up cl id 8
10/15/2015	5:53:52 PM	Pravin b Gupta	PO	FOSESA	Payoff: Satisfaction Setup Approved
10/20/2015	6:36:41 PM	Haven Srinivas	PYMT	FMT9002	Payment received from Outsource file for 5291,047.81 Source A06 - wpts1020 and was forwarded to: Collector queue, user-id: reocoll
10/21/2015	6:30:55 AM		TOPYE		Move to Payoff Move to Payoff By user : reocoll/yadavmee Loan number : Amount 251,047.81 Forwarded to user : reosupr Queue : Supervisor Status : A Batch Number: Rule : No agreement received
10/21/2015	8:32:18 AM				(1) (2) (3) By user : reosupr/yadavmee Loan number : Amount 251,047.81 Forwarded to user : cashior Queue : Cashior Status : A Batch Number: Date : 10/20/2015 Batch Name: Rule :

10/21/2015		6:02:10 PM		Khan, Musaddiq		PYF		PYFDetail		Payoff Detail		Misc		Amount To	
Nbr		Typ		Fid Label		Type		Trans		Calc'd Amount		Balance		Per Diem Fed	
1		EXP		Loan Debits:				0.00		0.00		0.00		0.00	
17	EXP	Property Income	FB31					7,130.57		7,130.57					0.00
54	EXP	Property Income	FB32					584.00		584.00					0.00
61	EXP	Property Value	FB36					584.16		584.16					0.00
62	EXP	Statutory Mail	FB41					23.00		23.00					0.00
63	EXP	Notice of Defam	FB41					18.50		18.50					0.00
74	EXP	Pen/Recording	FB41					742.54		742.54					0.00
70	EXP	Legal Filing	SB	FB41				2,663.33		2,663.33					0.00
71	EXP	Publication	SB	FB41				253.88		253.88					0.00
72	EXP	Postpone Sale/S	SB41					350.00		350.00					0.00
73	EXP	Postpone Sale/S	SB41					453.20		453.20					0.00
76	EXP	Interior Repair	FB31					118.59		118.59					0.00
75	EXP	Property Repor	FB33					1,087.50		1,087.50					0.00
87	EXP	Monthly Utiliti	FB55					1,777.50		1,777.50					0.00
87	EXP	Landscapeing	Re	FB58				19,811.33		19,811.33					0.00
88	EXP	Ppe 3/Appraisal	FB59					131.60		131.60					0.00
94	EXP	Trashout (Rec)	FB62					911.00		911.00					0.00
95	EXP	Escrow Advance						22.50		22.50					0.00
95	EXP	Miscellaneous	(FB68				64,092.55		64,092.55					0.00
97	EXP	Title Search	FB38					324,593.60		324,593.60					0.00
97	EXP	Title Search	Up	FB38				324,593.60		324,593.60					0.00
98	EXP	Satisfaction	CO	SAT				450,034.66		450,034.66					0.00
98	EXP	Interest						169,410.29		169,410.29					0.00
98	EXP	Rate Charges						231,047.81		231,047.81					0.00
98	EXP	Principal													0.00
900	EXP	Payoff Amount													0.00
From		To		Rate		Interest		Amount		Balance		Per Diem Fed		Amount To	
11/01/2010	11/30/2010							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
12/01/2010	12/31/2010							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
01/01/2011	01/31/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
02/01/2011	02/28/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
03/01/2011	03/31/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
04/01/2011	04/30/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
05/01/2011	05/31/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
06/01/2011	06/30/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
07/01/2011	07/31/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
08/01/2011	08/31/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
09/01/2011	09/30/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
10/01/2011	10/31/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
11/01/2011	11/30/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
12/01/2011	12/31/2011							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
01/01/2012	01/31/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
02/01/2012	02/29/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
03/01/2012	03/31/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
04/01/2012	04/30/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
05/01/2012	05/31/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
06/01/2012	06/30/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
07/01/2012	07/31/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
08/01/2012	08/31/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
09/01/2012	09/30/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
10/01/2012	10/31/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
11/01/2012	11/30/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
12/01/2012	12/31/2012							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
01/01/2013	01/31/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
02/01/2013	02/28/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
03/01/2013	03/31/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
04/01/2013	04/30/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
05/01/2013	05/31/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
06/01/2013	06/30/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
07/01/2013	07/31/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
08/01/2013	08/31/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
09/01/2013	09/30/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
10/01/2013	10/31/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
11/01/2013	11/30/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
12/01/2013	12/31/2013							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
01/01/2014	01/31/2014							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
02/01/2014	02/28/2014							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
03/01/2014	03/31/2014							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
04/01/2014	04/30/2014							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
05/01/2014	05/31/2014							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00
06/01/2014	06/30/2014							1,557.29	5,750.00	324,993.60	51,509,658.00	30			0.00

01/01/2014	07/31/2014	778.64	2.87500	324,999.60	25,954,629.90
08/01/2014	08/31/2014	744.79	2.73600	324,999.60	24,826,358.90
09/01/2014	09/30/2014	744.79	2.75000	324,999.60	24,826,358.90
10/01/2014	10/31/2014	744.79	2.75000	324,999.60	24,826,358.90
11/01/2014	11/30/2014	744.79	2.75000	324,999.60	24,826,358.90
12/01/2014	12/31/2014	744.79	2.75000	324,999.60	24,826,358.90
01/01/2015	01/31/2015	744.79	2.75000	324,999.60	24,826,358.90
02/01/2015	02/28/2015	744.79	2.75000	324,999.60	24,826,358.90
03/01/2015	03/31/2015	744.79	2.75000	324,999.60	24,826,358.90
04/01/2015	04/30/2015	744.79	2.75000	324,999.60	24,826,358.90
05/01/2015	05/31/2015	744.79	2.75000	324,999.60	24,826,358.90
06/01/2015	06/30/2015	744.79	2.75000	324,999.60	24,826,358.90
07/01/2015	07/31/2015	744.79	2.75000	324,999.60	24,826,358.90
08/01/2015	08/31/2015	812.50	3.00000	324,999.60	27,083,000.00
09/01/2015	09/30/2015	812.50	3.00000	324,999.60	27,083,000.00
10/01/2015	10/31/2015	514.58	3.00000	324,999.60	27,083,000.00

10/26/2015	6:46:53 AM	Background processor	ES	LPREFPEND	Lender Placed Refund Pending	This loan is paidoff and we are in possession for the collateral file - This has been informed to ALLY BANK
10/26/2015	8:46:53 AM	Background processor	ES	LPREFMPPR	Lender Placed Refund Approved	
10/26/2015	9:12:59 PM	Ravindersingh Halwantsing	VT	CFCOM	Collateral File Follow Up Comment	
10/26/2015	9:13:07 PM	Pina, Akshay P	VT	CFCOM	Collateral File Follow Up Comment File sent to US Bank IA(Ally Bank) for Bump request	
10/27/2015	9:36:15 PM	Pishabh G Jangada	VT	CFCOM	Collateral File Follow Up Comment *US Bank IA (Ally Bank) - RL Keenhn Tobias Feb 6 20:4 1:21PM NOHLIQUIDATION FILES SENT TO 2NR MAIL DESK-OTHER T KOEHN DEL7/O	
11/3/2015	12:22:29 PM	Abhishek Ramesh Dhongdi	PYMT	PYMT0002	Payment received from Outsource file for \$544.39- Source AU1 - powbi103 and was forwarded to: Cashier queue, user-id: cashier	
11/3/2015	12:31:51 PM	Abhishek Ramesh Dhongdi	PYMT	PYMT0002	Payment received from Outsource file for \$544.39 Source AU1 - powbi103 and was forwarded to: Cashier queue, user-id: cashier	

Transaction ID	Date	Time	User	Code	Amount	Description
11/13/2015	6:25:47 PM	Abhishek Ramesh Dhongdi	CSH	AUBATCH		TRANSACTION APPLIED USING AUTO-UPLOAD Origin of funds: 'Per Escrow's FOMBA process of Escrow Balance \$544.39 50 was applied towards O/S advances in the amount of 4 the Surplus in the amount of \$544.39 was applied as Additional Payoff Proceeds' TXCORO : Correspondence Mail Processing Opened and Assigned TXCORC : Correspondence Mail Processing Closed
11/18/2015	11:07:17 PM	Aditi Sharma	TX	TXCORO		
11/18/2015	11:07:23 PM	Aditi Sharma	TX	TXCORC		
11/30/2015	2:05:36 PM	Haveen Srinivas	PMT	PMT0002		Received Image from Image Drop folder Payment received from Outsourced file for 5320.65 Source [REDACTED] and was forwarded to: LoadError Queue user id: Jnident1
12/2/2015	11:28:33 AM	Vishwakarma, Abhinav	RETI	RESQ1		RETI RETUR By user : ressup/vishwaav Loan number : [REDACTED] Amount 320.65 Forwarded to user : Rescoll Queue : Collector Status : N Batch Number: [REDACTED] Rule : [REDACTED]
12/2/2015	11:30:04 AM	Vishwakarma, Abhinav	ACCE			Accepted- CK to POST By user : Rescoll/vishwaav Loan number : [REDACTED], Amount 320.65 Forwarded to user : Cashier Queue : [REDACTED] Cashier Status : A Batch Number: 7777 Date : 11/30/15 Batch Name: [REDACTED] Rule : [REDACTED]
12/2/2015	6:25:22 PM	Vishwakarma, Abhinav	CSH	RJNGTPR		Reject Management Processed. Reject Management Processed
12/2/2015	6:28:27 PM	Vishwakarma, Abhinav	CSH	PHCOLLPH		Payment Collector & Supervisor Queue processed. Payment Accepted
12/15/2015	6:45:26 AM	Alan Finlan	LG	LITO		LITIGATION CASE OPENED - LOAN WILL BE REPORTED TO CHAS AS DISPUTED

LOAN NUMBER	EFFECTIVE	RV	TRN	DESCRIPTION	NXT DUE/REF	REVERSED	PRINCIPAL	ESCROW	AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE	OTHER
135559.31	1/1/2014	NLD		Loan Disbursement	NL NewLoan Setup Balances		324999.6	0	-324999.6	-324999.6	0	0	0	-3141.33
135559.31	1/1/2014	ESA		Escrow Balance Adjustment	NL NewLoan Setup Balances		324999.6	-14032.86	-14032.86	0	0	-14032.86	0	0
135559.31	2/26/2014	LCW		Late Charge Waive			324999.6	-14032.86	2.64	0	0	0	0	2.64
135559.31	3/24/2014	ETD		Tax Escrow Disbursement	31		324999.6	-15172.88	-1140	0	0	-1140	0	0
135559.31	12/22/2014	EID		Insurance Escrow Disb			324999.6	-17136.89	-1964	0	0	-1964	0	0
135559.31	1/29/2015	EXW		Expense Waive			324999.6	-17136.89	109	0	0	0	0	109
135559.31	5/11/2015	IVT		Investor Pool/Pool Transfer	56 Lender placed Hazard Insurance		649999.2	-34273.76	-353500.85	-324999.6	0	-17136.85	0	-11364.37
135559.31	5/11/2015	IVT		Investor Pool/Pool Transfer	0		324999.6	-17136.89	353500.85	324999.6	0	17136.88	0	11364.37
135559.31	5/13/2015	FID		Insurance Escrow Disb	56 Lender placed Hazard Insurance		324999.6	-17681.27	-544.39	0	0	-544.39	0	0
135559.31	5/28/2015	FIC		Insurance Escrow Credit	56 Lender placed Hazard Insurance		324999.6	-17089.38	591.89	0	0	591.89	0	0
135559.31	6/15/2015	EID		Insurance Escrow Disb	56 Lender placed Hazard Insurance		324999.6	-17633.77	-544.39	0	0	-544.39	0	0
135559.31	7/14/2015	EID		Insurance Escrow Disb	56 Lender placed Hazard Insurance		324999.6	-18178.16	-544.39	0	0	-544.39	0	0
135559.31	8/13/2015	EID		Insurance Escrow Disb	56 Lender placed Hazard Insurance		324999.6	-18722.55	-544.39	0	0	-544.39	0	0
135559.31	9/15/2015	EID		Insurance Escrow Disb	56 Lender placed Hazard Insurance		324999.6	-19266.94	-544.39	0	0	-544.39	0	0
135559.31	10/13/2015	EID		Insurance Escrow Disb	56 Lender placed Hazard Insurance		324999.6	-19811.33	-544.39	0	0	-544.39	0	0
135559.31	10/20/2015	EXP		Expense Payment	FB31		324999.6	-19811.33	296.25	0	0	0	0	296.25
135559.31	10/20/2015	EXP		Expense Payment	FB32		324999.6	-19811.33	7130.57	0	0	0	0	7130.57
135559.31	10/20/2015	EXP		Expense Payment	FB36		324999.6	-19811.33	604	0	0	0	0	604
135559.31	10/20/2015	EXP		Expense Payment	FB41		324999.6	-19811.33	585.16	0	0	0	0	585.16
135559.31	10/20/2015	EXP		Expense Payment	FB41		324999.6	-19811.33	23	0	0	0	0	23
135559.31	10/20/2015	EXP		Expense Payment	FB41		324999.6	-19811.33	18.5	0	0	0	0	18.5
135559.31	10/20/2015	EXP		Expense Payment	FB41		324999.6	-19811.33	2663.33	0	0	0	0	2663.33
135559.31	10/20/2015	EXP		Expense Payment	FB41		324999.6	-19811.33	741.44	0	0	0	0	741.44
135559.31	10/20/2015	EXP		Expense Payment	FB41		324999.6	-19811.33	265	0	0	0	0	265
135559.31	10/20/2015	EXP		Expense Payment	FB41		324999.6	-19811.33	25	0	0	0	0	25
135559.31	10/20/2015	EXP		Expense Payment	FB51		324999.6	-19811.33	350	0	0	0	0	350
135559.31	10/20/2015	EXP		Expense Payment	FB53		324999.6	-19811.33	485.2	0	0	0	0	485.2
135559.31	10/20/2015	EXP		Expense Payment	FB55		324999.6	-19811.33	118.59	0	0	0	0	118.59
135559.31	10/20/2015	EXP		Expense Payment	FB58		324999.6	-19811.33	1087.5	0	0	0	0	1087.5
135559.31	10/20/2015	EXP		Expense Payment	FB59		324999.6	-19811.33	477	0	0	0	0	477
135559.31	10/20/2015	EXP		Expense Payment	FB62		324999.6	-19811.33	1747.5	0	0	0	0	1747.5
135559.31	10/20/2015	PVF		Payoff			135559.31	0	273314.17	189410.29	64092.55	19811.33	0	0
135559.31	10/20/2015	EXP		Expense Payment	FB68		135559.31	0	151.6	0	0	0	0	151.6
135559.31	10/20/2015	EXP		Expense Payment	FB98		135559.31	0	911	0	0	0	0	911
135559.31	10/20/2015	EXP		Expense Payment	FB98		135559.31	0	50	0	0	0	0	50
135559.31	10/20/2015	FEW		Fee Waive	SAT		135559.31	0	22.5	0	0	0	0	22.5
135559.31	10/20/2015	PYC		Payoff - Charge Off			0	0	0	135559.31	0	0	0	-135559.31
135559.31	10/28/2015	EIC		Insurance Escrow Credit	56 Lender placed Hazard Insurance		0	544.39	544.39	0	0	544.39	0	0

11/3/2015	ESA	Escrow Balance Adjustment	0	0	-544.39	0	0	0
11/3/2015	APP	Add'l Proceeds After Payoff	0	0	544.39	0	0	544.39
11/25/2015	APP	Add'l Proceeds After Payoff	0	0	320.65	0	0	320.65

EXHIBIT B

EXHIBIT B

EXHIBIT B

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA (RENO)

IN RE: . Case No. 13-50461-BTB
. .
. Chapter 7
CHRISTOPHER MICHAEL MARINO .
and VALERIE MARGARET MARINO, . 300 Booth Street
. Reno, NV 89509
Debtors. .
. Thursday, February 25, 2016
. 10:05 a.m.

TRANSCRIPT OF EVIDENTIARY HEARING RE: DOC# 27 MOTION TO REOPEN
CHAPTER 7 CASE UNDER 11 U.S.C. 350 AND F.R.B.P. 5010 TO HOLD
CREDITORS IN CONTEMPT AND FOR SANCTIONS FOR VIOLATION OF THE
DISCHARGE INJUNCTION 11 U.S.C. 524(A)(2). FEE AMOUNT 260.,
MOTION FOR CONTEMPT, MOTION FOR SANCTIONS FOR VIOLATION OF THE
DISCHARGE INJUNCTION FILED BY CHRISTOPHER PATRICK BURKE ON
BEHALF OF CHRISTOPHER MICHAEL MARINO, VALERIE MARGARET MARINO
BEFORE THE HONORABLE BRUCE T. BEESLEY
UNITED STATES BANKRUPTCY COURT JUDGE

APPEARANCES:

For the Debtors: CHRISTOPHER PATRICK BURKE, ESQ.
702 Plumas Street
Reno, NV 89509
(775) 333-9277

For Ocwen Loan
Servicing, LLC: Wright, Finlay & Zak
By: SEAN N. PAYNE, ESQ.
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Audio Operator: Illuminada Starzyk, ECR

Transcription Company: Access Transcripts, LLC
10110 Youngwood Lane
Fishers, IN 46038
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V. Marino - Direct

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1 times a day." Who is calling you?

2 A Ocwen was.

3 Q For how long were they calling you, time wise?

4 A I would say -- let me think now -- probably -- well, let
5 me see, when did -- almost a year.

6 Q For a year they were calling you.

7 A Uh-huh.

8 Q What were they calling?

9 A They would call and when I did answer the phone --

10 Q No, no, what would they call? Was it your house phone,
11 your cell?

12 A My cell phone.

13 Q Okay. And what -- well, before we get into that, so for a
14 year you were getting calls. How often a day, if it was each
15 day?

16 A Two, three times a day I was getting calls.

17 Q Okay. And were the calls always the same?

18 A Pretty well, yes, the same. It was an attempt to collect ,
19 a debt.

20 Q Did you always answer the call?

21 A No, I did not always answer the call.

22 Q So how did you know --

23 A I was at work, so I could not.

24 Q How did you know it was Ocwen?

25 A I recognized their number.



V. Marino - Direct

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1 Q Okay. So after a while, you knew their number.

2 A I did know their number, yes. That's how often they were
3 calling.

4 Q Okay. I don't want to go -- it sounds like you got
5 anywhere from 60 to 100 calls. Does that sound --

6 A It was a lot of calls, yes.

7 Q Okay. I don't want to go through each one. Can you
8 describe to the Court a particular instance of a call that
9 really affected you?

10 A Well, there was one where Chris and I were out on our
11 patio, and the phone rang, and I said, it's Ocwen.

12 And Chris said to me, answer the phone, tell them that
13 they have to contact our lawyer, and then give them Chris
14 Burke's number.

15 And I said, I don't want to answer the phone. I said, I
16 can't deal with this anymore, I just can't do it. Excuse me.
17 So Chris started yelling at me to answer the phone, and I said,
18 I can't answer the phone, Chris, I don't want to deal with them
19 anymore.

20 And he said, answer the phone and tell them to stop
21 calling this number, and tell them to call Chris Burke; that's
22 what Chris Burke has instructed us to do; it's supposed to be
23 said and done, we're discharged; that's it.

24 So I answered the phone, and they said it was an attempt
25 to collect a debt, and I gave them the information. And then I



V. Marino - Direct

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1 got off the phone, and finally I said to the person, you've got
2 to stop calling this number; I don't even know how you got this
3 number; I want you to stop calling this number; I've given you
4 the information I'm require to give you; stop trying to call me
5 to collect money on this loan.

6 So I got off the phone, and Chris said, why didn't you say
7 this and why didn't you say -- because he was like -- he said,
8 you should have asked to speak to their supervisor.

9 I said, Chris, I just -- I can't deal with this anymore;
10 they're calling my number; I don't want to deal with this
11 anymore. So we got in a huge fight, and it was the same old
12 thing over and over again with our marriage, and I just
13 couldn't deal with it anymore.

14 And I thought because -- with the bankruptcy, that this
15 would all be said and done. I was told that and I thought it
16 would be done, and it wasn't done. And it kept on going on.
17 It was just every -- all the time, constant. And I was at
18 work, and I'd say to my boss, it's -- I got two more phone
19 calls; look at this, there's two more phone calls, you know.

20 And she said, well, haven't you told them to stop calling?
21 Yes, I have, you know. Yeah.

22 Q And did they say they were from Ocwen?

23 A Yes.

24 Q And they said they were trying to collect a debt?

25 A Yes.



V. Marino - Direct

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1 Q Did they say anything, well, we knew you were in
2 bankruptcy so you don't have to pay?

3 A No. They never said that, ever.

4 Q Did they say this is for informational purposes?

5 A No, they did not.

6 Q You've just described one phone call. How many times
7 would you say out of their phone calls that you did answer, and
8 how many didn't you?

9 A I don't know, I probably answered maybe a handful of phone
10 calls, probably maybe -- it's hard to think of a number in that
11 time. I mean, 20, I don't know. It seems to me that after a
12 while, I was just -- I couldn't take it anymore. I just
13 couldn't take it anymore. It was like I overwhelmed by it. I
14 mean, It was affecting me in every way, so I couldn't do it.

15 Q What way did it affect you?

16 A I was getting stomach aches and I could sleep, and I was
17 fighting with Chris, and I was -- I was a nervous wreck. I was
18 just a nervous wreck.

19 Q Tell me about your stomach aches. Did you have any prior
20 stomach problems?

21 A No.

22 Q And when did the stomach problems start?

23 A Well, they started basically when we were trying to modify
24 the loan with Ocwen. And they just -- it was so inept, and
25 they were so inept that I -- we couldn't get anywhere with



C E R T I F I C A T I O N

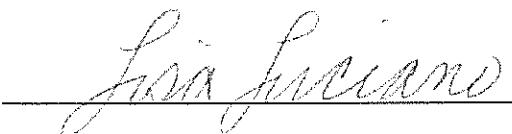
I, Ilene Watson, court-approved transcriber, hereby
certify that the foregoing is a correct transcript from the
official electronic sound recording of the proceedings in the
above-entitled matter.



ILENE WATSON, AAERT NO. 447 DATE: June 30, 2016
ACCESS TRANSCRIPTS, LLC

C E R T I F I C A T I O N

I, Lisa Luciano, court-approved transcriber, hereby
certify that the foregoing is a correct transcript from the
official electronic sound recording of the proceedings in the
above-entitled matter.



LISA LUCIANO, AAERT NO. 327 DATE: June 30, 2016
ACCESS TRANSCRIPTS, LLC



EXHIBIT C

EXHIBIT C

EXHIBIT C

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA (RENO)

IN RE: . Case No. 13-50461-BTB
. .
. Chapter 7
CHRISTOPHER MICHAEL MARINO .
and VALERIE MARGARET MARINO, . 300 Booth Street
. Reno, NV 89509
Debtors. .
. Friday, February 26, 2016
. 10:10 a.m.

TRANSCRIPT OF CONTINUATION OF EVIDENTIARY HEARING
RE: DOC# 27 MOTION TO REOPEN CHAPTER 7 CASE UNDER 11 U.S.C. 350
AND F.R.B.P. 5010 TO HOLD CREDITORS IN CONTEMPT AND FOR
SANCTIONS FOR VIOLATION OF THE DISCHARGE INJUNCTION 11 U.S.C.
524(A)(2). FEE AMOUNT 260., MOTION FOR CONTEMPT, MOTION
FOR SANCTIONS FOR VIOLATION OF THE DISCHARGE INJUNCTION
FILED BY CHRISTOPHER PATRICK BURKE ON BEHALF OF
CHRISTOPHER MICHAEL MARINO, VALERIE MARGARET MARINO
BEFORE THE HONORABLE BRUCE T. BEESLEY
UNITED STATES BANKRUPTCY COURT JUDGE

APPEARANCES:

For the Debtors: CHRISTOPHER PATRICK BURKE, ESQ.
702 Plumas Street
Reno, NV 89509
(775) 333-9277

For Ocwen Loan
Servicing, LLC: Wright, Finlay & Zak
By: SEAN N. PAYNE, ESQ.
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Audio Operator: David Lindersmith, ECR

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1 for them, and it's all because of Ocwen's internal policies.

2 They don't deny that they don't call.

3 Punitive damages: Ocwen is worth close to a trillion
4 dollars, or three-quarters of a trillion dollars. If you want
5 to take the 2 percent figure that Judge Nakagawa used, that's
6 fine. I'm just saying, if they're going to harass them saying
7 you owe us \$324,999 months and years after the discharge,
8 that's an appropriate punitive damage.

9 I already said the emotional distress, I think
10 they're both entitled to a hundred thousand dollars. They did
11 have emotional problems dealing with losing the house prior to
12 the bankruptcy. They didn't deny that. They're human beings.
13 That was their dream house, but after they had a brief rest
14 from that and thought it was over and then it came back again,
15 and it came back with a vengeance, and it came nonstop for two
16 years, and I think that's worth something.

17 Unless there's any questions, I'll just submit at
18 that.

19 THE COURT: No, I have no questions. Thank you. I'm
20 going to direct both counsel, though, to give me a list of
21 every regulation -- this is for Ocwen primarily, every
22 regulation, statute, ordinance that requires some sort of
23 information or contact to be given to debtors. And, again, it
24 would have been given to debtors in this case. And unless it's
25 evidently clear from the statute, ordinance, regulation,



1 whatever it is itself, some authority as what the extent of the
2 notice needs to be, and if there are any cases just in a
3 general search restricting or limiting what information can be
4 sent to the debtor. Does that make sense?

5 MR. BURKE: Your Honor, if they could bring it up and
6 then I would just respond to it.

7 THE COURT: Yeah, they're to bring it up, you're to
8 respond.

9 MR. PAYNE: So I'm confused. Your Court wants --

10 THE COURT: So what I want you to do is you cited
11 something C.F.R. and something U.S. and those kinds of things
12 that require your client -- and I know those exist, but I'm not
13 fluent with them. But I would like you to list all of the
14 things you -- your client -- you're contending your client sent
15 notices that were required pursuant to.

16 MR. PAYNE: So you --

17 THE COURT: And --

18 MR. PAYNE: -- want us to submit supplemental briefs
19 in order to --

20 THE COURT: I do, yeah, I want supplemental briefs.
21 And I want you to identify exactly what it is is required and
22 if there's any case authority. I'm not requiring you to do law
23 review research, but if there's any case authority cited in
24 Westlaw that indicates there are limitations on what needs to
25 be sent in terms of the documents.



1 And my -- here's my area of inquiry. For instance,
2 the notices provide a lot more than "here's what your insurance
3 balance is." I mean, some of them say things like "pay" and
4 those kinds of things, or "payment amount." Some of them are
5 in the forms of the -- same form as the billings from GMAC. I
6 just want to know if there's a limitation that's been placed on
7 that by any courts. And you don't have to cite me the
8 municipal court in Vallejo, I mean, but, you know, general
9 jurisdiction courts or federal courts.

10 MR. PAYNE: I apologize, did Your Honor just
11 reference notices that were sent by GMAC?

12 THE COURT: No, no, no.

13 MR. PAYNE: Oh.

14 THE COURT: The -- early on in the arguments,
15 Mr. Burke said that I should take note of the fact that Ocwen's
16 notices post-bankruptcy were very similar in appearance to
17 GMAC's, so -- which they were. Is there any --

18 MR. PAYNE: Notwithstanding the disclaimer language
19 that wasn't on the GMAC --

20 THE COURT: No. They're different in that there is a
21 disclaimer language, but the form is identical really, or very,
22 very similar where it says, you owe this amount, here's this,
23 and then there's the disclaimer. But are there any cases that
24 have decided that particular information that's included with
25 the required information is inappropriately included? And I



1 don't know, I'm just curious. I see a lot of these cases, so
2 I'm going to make you guys do the work for me.

3 All right. Anything -- do you have -- does that make
4 sense to everyone?

5 MR. PAYNE: I believe so.

6 THE COURT: You file it, take -- how long do you
7 think you will take, 30 days?

8 MR. PAYNE: Yeah, if the Court could give me 30 --

9 THE COURT: Okay.

10 MR. PAYNE: -- days, that would be --

11 THE COURT: You have 30 days.

12 MR. PAYNE: -- that would be --

13 THE COURT: You have 30 days to respond. We'll set a
14 hearing for me to announce my decision 90 days out.

15 Thank you. I'd like to compliment you both. You did
16 a good job presenting your evidence. You did a good job in the
17 case. The witness -- the exhibits were easy to follow. One
18 little glitch, but that happens. And then, I mean, I'm going
19 back to basics where you have copies for everybody, so that's
20 good. As we move forward, not with you guys, but with some of
21 the people who are trying to do stuff here. But I appreciate
22 the work you did. You both did a very good job and it'll be an
23 interesting case to decide. Thank you very much.

24 MR. PAYNE: Thank you, Your Honor.

25 THE COURT: We'll be in recess.



1 MR. BURKE: Thank you.

2 THE COURT: Yeah, oh, sorry.

3 THE CLERK: Did you want a date for the hearing?

4 THE COURT: Yeah, that would be a good idea.

5 THE CLERK: Okay. Ninety days out, Your Honor, is
6 around Friday, June the 3rd at 10 a.m.

7 THE COURT: Does that work for everyone?

8 MR. PAYNE: Is it okay for me to appear
9 telephonically --

10 THE COURT: Absolutely.

11 MR. PAYNE: -- or via video?

12 THE COURT: Yeah. I'm not going to allow argument.
13 I'm just going to make a decision. You certainly can appear
14 telephonically.

15 MR. BURKE: Thank you.

16 THE COURT: Thank you. Thank you.

17 MR. MARINO: Thank you.

18 THE COURT: We'll be in recess.

19 THE CLERK: All rise.

20 (Proceedings concluded at 10:53 a.m.)

21 * * * * *

22

23

24

25



C E R T I F I C A T I O N

I, Ilene Watson, court-approved transcriber, hereby
certify that the foregoing is a correct transcript from the
official electronic sound recording of the proceedings in the
above-entitled matter.



ILENE WATSON, AAERT NO. 447 DATE: June 30, 2016
ACCESS TRANSCRIPTS, LLC



EXHIBIT D

EXHIBIT D

EXHIBIT D

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA (RENO)

IN RE: . Case No. 13-50461-BTB
. .
. Chapter 7
CHRISTOPHER MICHAEL MARINO .
and VALERIE MARGARET MARINO, . 300 Booth Street
. Reno, NV 89509
Debtors. .
. Monday, June 20, 2016
. 3:04 p.m.

TRANSCRIPT OF JUDGES RULING RE: DOC# 27 MOTION TO REOPEN
CHAPTER 7 CASE UNDER 11 U.S.C. 350 AND F.R.B.P. 5010 TO HOLD
CREDITORS IN CONTEMPT AND FOR SANCTIONS FOR VIOLATION OF THE
DISCHARGE INJUNCTION 11 U.S.C. 524(a)(2). FEE AMOUNT 260.,
MOTION FOR CONTEMPT, MOTION FOR SANCTIONS FOR VIOLATION OF THE
DISCHARGE INJUNCTION FILED BY CHRISTOPHER PATRICK BURKE ON
BEHALF OF CHRISTOPHER MICHAEL MARINO, VALERIE MARGARET MARINO
BEFORE THE HONORABLE BRUCE T. BEESLEY
UNITED STATES BANKRUPTCY COURT JUDGE

TELEPHONIC APPEARANCES:

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For Ocwen Loan
Servicing, LLC: Wright, Finlay & Zak
By: SEAN N. PAYNE, ESQ.
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Audio Operator: Stacie C. Burney, ECR

Transcription Company: Access Transcripts, LLC
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transcript produced by transcription service.

1 (Proceedings commence at 3:04 p.m.)

2 THE COURT: Christopher and Valerie Marino, Case
3 Number 13-50461.

4 Appearances, please.

5 MR. BURKE: (Telephonically) Christopher Burke for
6 the Marinos.

7 MR. PAYNE: (Telephonically) Good afternoon, Your
8 Honor. Sean Payne for the creditor.

9 THE COURT: Thank you. I apologize this took me so
10 long to get to this, but this was the best briefing I've seen
11 on one of these hearings, and the best representations,
12 actually, so it took a little more time than particularly
13 unopposed ones. But that's my excuse for taking so long to do
14 this.

15 But let me tell you what I've looked through. I've
16 gone -- in the process of preparing for this and I went back
17 and read through all of the pleadings, initially, and all the
18 oppositions and including the supplemental pleadings that were
19 filed after the hearing. I've looked through all of the
20 exhibits which were admitted in the court. I've gone through
21 the transcript of the proceedings.

22 I've also looked at each of the cited references for
23 the -- that the defendant used to support the filing of certain
24 -- sending of certain letters. So those include 12 C.F.R.
25 Section 1024.37(c), California Civil Code 2924.9, 12 U.S.C.

1 2605 and 2609, 12 U.S.C. 2605, California Civil Code 2923.5,
2 15 U.S.C. 1692(g), California Civil Code 2924 and I think
3 that's -- that is all of them.

4 In this case what happened, the debtor filed in
5 approximately March of 2013, and was -- I'm sorry, I think --
6 yeah, approximately March of 2013; I think it was discharged in
7 June of 2013. And after that began Ocwen began sending notices
8 and calling the debtor. And over the course of time sent the
9 following:

10 A notice of interest rate change.

11 A mortgage account statement stating, on Exhibit C,
12 that Ocwen is aware that they had filed bankruptcy. That was
13 also evident in looking at the proof of service, both with
14 respect to the bankruptcy filing, which was served upon Ocwen,
15 and the notice of discharge, which was served upon Ocwen.

16 Exhibit D, request evidence on insurance. And on
17 that one, there wasn't any disclaimer.

18 Exhibit E, notice of lender purchased insurance.

19 Exhibit F, an escrow analysis.

20 Exhibit G, a notice that the loan was paid in full,
21 which I'm assuming was an error.

22 Exhibit H, a mortgage assistance resource letter,
23 with a bankruptcy disclaimer.

24 Exhibit I, lender-placed insurance was cancelled by
25 mistake, because the loan had not been paid in full. Lender --

1 I'm sorry, request for response regarding occupancy of the
2 property.

3 Exhibit K, privacy changes for consumers.

4 Exhibit L indicating that Ocwen received a discharge,
5 but the debtor still was occupying the home, instructions to
6 start request for mortgage assistance.

7 Exhibit M, letter indicating foreclosure action had
8 been initiated.

9 Exhibit N, past due notice of contract, in which case
10 it's very important you pay the current amount due.

11 Exhibit O, escrow payment added to the monthly
12 payment.

13 Exhibit P, notice of -- important notice indicating
14 Ocwen was going to foreclose on 11/22/14 if no contract was
15 entered into.

16 Exhibit Q, a final notice seeking evidence of
17 insurance.

18 Exhibit R, notice of default on election to sell.
19 Exhibit S, mortgage assistance resources.

20 Exhibit T, this is something that had nothing to do
21 with this particular case.

22 Exhibit U, debtor's validation notice from West
23 Progressive, LLC with full payoff amount.

24 Exhibit V, lender's purchased insurance letter.

25 And Exhibit W.

1 I compared the various notices -- who have we lost?
2 Who have we kept?

3 MR. BURKE: Christopher Burke's still here.

4 THE COURT: Mr. Payne? So let's get Mr. Payne back.

5 THE CLERK: Yes, sir.

6 (Off record from 3:09 p.m. to 3:09 p.m.)

7 THE CLERK: Yeah, we're not quite sure what happened.
8 Just one moment.

9 THE COURT: That's okay.

10 THE CLERK: Okay. Mr. Burke's on line one.

11 THE COURT: Mr. Payne?

12 THE CLERK: Just one moment, Your Honor.

13 THE COURT: I'm sorry.

14 THE CLERK: I have to verify which line to put him on
15 so I don't hang anybody up.

16 You should have him, Your Honor.

17 THE COURT: Mr. Payne?

18 MR. PAYNE: I'm here, Your Honor.

19 THE COURT: Sorry, we lost you somehow. We'll try
20 not to do it again.

21 MR. PAYNE: No problem.

22 THE COURT: I had finished -- had you -- were you
23 still on the line when I'd finished reading -- identifying the
24 exhibits?

25 MR. PAYNE: I believe so, Your Honor.

1 THE COURT: Okay. In addition to looking at the
2 exhibits and looking at the statutes under which certain of the
3 exhibits were sent, I had one of my law clerks go through and
4 mark on those the portions of the letter that was not included
5 in the directions, the statutory directions to send various
6 notices.

7 And one of the main -- the -- probably the main
8 defense that Ocwen is asserting is that it's required to send
9 those various notices. I actually don't think -- I think if
10 all they sent was what was required by the notice, they would
11 be fine. But in each of those cases, they included additional
12 language, which indicated that they were trying to collect
13 money from the debtor. In some cases they described themselves
14 as debt collectors, other cases they talked about ways in which
15 the debtor could get into a new restructured mortgage, they did
16 various things. Ocwen's witness testified that they would
17 continue sending those mortgage -- those various kinds of
18 notices until they were asked to stop by the debtor.

19 The debtor's testimony, which was un-rebutted, was
20 that in response to the approximately 100 telephone calls they
21 got, that they had requested that Ocwen stop, numerous times,
22 and that they had done so.

23 I took a look at the case of In re Nordlund, which is
24 494 B.R. 507, it's from the Eastern District of California.
25 It's authored by a judge named McManus, who's a -- was a long-

1 time practitioner in California and also a judge. And what he
2 found was that while the notices, if each one were taken
3 individually, probably are innocuous, but when you have a
4 series of notices over a long period of time, particularly
5 where you have the debtor having received a discharge and at
6 some point the debtor having vacated the house, that there --
7 they cannot really be trying to notify the debtors of certain
8 things, because the debtor's given up the house. They
9 indicated they would abandon the house, they left the house.

10 Ocwen could not have been doing anything but trying
11 to get the debtor to give them some more money, either for
12 insurance or agree to be responsible for the house that was
13 vacant, even after they had -- even after Ocwen had -- received
14 stay relief. I think that Ocwen, rather than foreclose on the
15 property, which they could have done approximately six -- well,
16 approximately three months after the case was filed, waited two
17 years to foreclose, hoping that if they sent enough letters and
18 gave enough calls, that the debtor would ultimately pay them
19 some money for something. That's all I can think.

20 They talk about, you know, "if you have filed
21 bankruptcy." Well, they knew the debtor had filed bankruptcy
22 because they got the notice of the bankruptcy filing. They
23 talk about "if you have received a discharge." Well, they knew
24 that the debtor had received a discharge. I don't think Ocwen,
25 or any creditor, is allowed, when they knew that the debtor has

1 filed bankruptcy, and when they know that the debtor has
2 received a discharge, and they knew the debtor has said they're
3 going to surrender the house, has the right to have their
4 computer gen out these various letters, which do comply, at
5 least in some of the provisions, with the various notification
6 statutes, but all of which include language which is not
7 included in those statutes, which, to varying degrees of
8 urgency, want the debtor to undertake a new obligation or pay
9 them money.

10 Also, the debtor testified that they had received
11 approximately a hundred calls, three -- often as many as three
12 a day, over the period of year, following their discharge. And
13 in each of those cases Ocwen identified as wanting -- trying to
14 collect a debt, trying to get the debtor to pay, and did not
15 set forth any bankruptcy disclaimer. No evidence was produced
16 by Ocwen to rebut that; Ocwen didn't have any records of the
17 phone calls, didn't have a script that Ocwen's individuals were
18 supposed to use, that went completely un-rebutted.

19 Because of that, I find, by clear and convincing
20 evidence, that Ocwen has violated the discharge injunction.

21 The issue of damages, I -- as I understand the law of
22 the Ninth Circuit, I do not have authority to impose punitive
23 damages. If I did, I probably would, but I don't. I will
24 award attorney's fees -- well, I will direct Mr. -- oh god, I
25 will --

1 MR. BURKE: Burke.

2 THE COURT: -- Mr. Burke to get -- oh, that's awful.
3 I will direct Mr. Burke to file an application for attorneys'
4 fees, which you certainly can respond to, and I'm awarding
5 damages of 1,000 -- well, emotional distress are the main
6 damages. The debtor also had some damages in using gas and
7 spending time related to getting to Mr. Burke's office, those
8 damages are allowed.

9 The debtor testified, again un-rebutted, concerning
10 emotional distress they had as a result of the calls and the
11 letters they were giving. They testified that it was causing
12 them emotional distress, that their marriage was threatened.
13 They had corroborating testimony from a friend and a neighbor
14 who testified to the same things, to the distress and the
15 problems with the marriage that the debtor was undergoing.
16 That also went un-rebutted by Ocwen. I'm awarding \$1,000 per
17 letter and \$1,000 per phone call as emotional distress damages,
18 together with whatever attorneys' fees I will allow.

19 Mr. Burke, you would please prepare an order
20 consistent with your post-judgment briefing and this order.

21 We'll be in recess.

22 MR. BURKE: Thank you.

23 THE CLERK: All rise.

24 (Recess taken at 3:16 p.m.)

25 (Proceedings resume at 3:23 p.m.)



1 THE CLERK: All rise.

2 THE COURT: Everyone please have a seat again.

3 Mr. Payne, I understand you had a question and you
4 had the phone on mute. We're having phone trouble with you
5 today, I'm sorry.

6 MR. PAYNE: Yes. My apologies, Your Honor, for
7 making you come back on the bench.

8 I just wanted to ask for some clarification with
9 respect to the damages.

10 THE COURT: Yes.

11 MR. PAYNE: It was my understanding that you did not
12 award punitive, you awarded attorneys' fees to be submitted by
13 Mr. Burke and --

14 THE COURT: I'm award --

15 MR. PAYNE: -- we would have the opportunity to
16 respond to his attorneys' fees. And then for emotional
17 distress, I believe I heard \$1,000 for the letters and \$1,000
18 for the phone calls, but I'm --

19 THE COURT: No.

20 MR. PAYNE: -- and then for compensatory for gas and
21 time, I'm not sure if I heard an actual figure.

22 THE COURT: But it was \$1,000 per phone call and
23 \$1,000 per letter, plus out-of-pocket expenses.

24 MR. PAYNE: And in your findings, Your Honor, how
25 many letters did you specifically find, and how many phone

1 calls are you specifically finding in your findings of fact?

2 THE COURT: A hundred phone calls and -- I'm finding
3 18 letters. One was -- one of the letters wasn't from this
4 case, one of the letters was an inaccurate letter saying the
5 house has been paid off, and another one was a letter saying --
6 actually, 19 letters. Because the letter saying --

7 MR. PAYNE: Nineteen letters and 100 phone calls?

8 THE COURT: Yeah. The one that said -- Exhibit G,
9 the one that said the loan was paid in full, I don't think was
10 -- I think it was just an error.

11 MR. PAYNE: Okay. Thank you, Your Honor.

12 THE COURT: Thank you.

13 MR. BURKE: Thank you.

14 THE COURT: We'll be in recess.

15 (Proceedings concluded at 3:25 p.m.)

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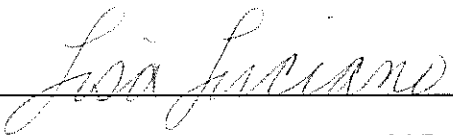
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C E R T I F I C A T I O N

I, Lisa Luciano, court-approved transcriber, hereby
certify that the foregoing is a correct transcript from the
official electronic sound recording of the proceedings in the
above-entitled matter.



LISA LUCIANO, AAERT NO. 327

DATE: June 30, 2016

ACCESS TRANSCRIPTS, LLC

